



RESILIENT & REACHING for MORE

Challenges and Benefits of Higher Education
for Welfare Participants and Their Children

INSTITUTE FOR WOMEN'S POLICY RESEARCH

ABOUT

THIS REPORT

This report examines both the challenges and pay-offs associated with acquiring higher education under the tight constraints of welfare reform. In collaboration with Low-Income Families Empowerment Through Education (LIFETIME), an Oakland-based nonprofit dedicated to supporting the needs of welfare participants pursuing higher education, IWPR completed a series of surveys, focus groups, and personal interviews, which, together, provides a glimpse into the lives of student-parents working to fulfill their educational aspirations. IWPR hopes this work will inform policies that help to build sustainable pathways out of poverty for low-income women on welfare.

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INSTITUTE FOR WOMEN'S POLICY RESEARCH

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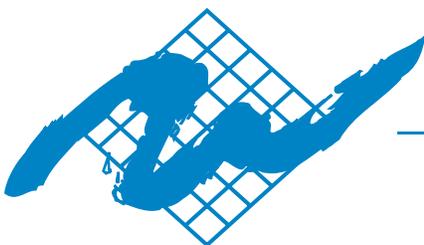
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for Welfare Participants and Their Children

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Executive Summary

For millions of Americans, higher education has served as a gateway to the middle-class. Yet, despite the economic pay-offs associated with obtaining a college degree, the “work first” emphasis of welfare reform has led to the severe restriction of post-secondary educational opportunities for welfare participants. Faced with the pressure of balancing strict work requirements, increased bureaucratic hurdles, parenting responsibilities, and the demands of college coursework, thousands of students on welfare have abandoned their pursuit of higher education since the enactment of welfare reform. This study takes a look at some of those who refused to let go of their dream.

In collaboration with LIFETIME, an Oakland-based nonprofit organization dedicated to meeting the needs of welfare participants pursuing higher education, the Institute for Women’s Policy Research (IWPR) gained access to a sample of current and former student-parents, each of whom sought post-secondary education while receiving welfare in California. IWPR used a mixed-mode data collection strategy, including surveys and focus groups with current and former student-parents and personal interviews with college administrators to explore the challenges and rewards of the higher education experiences of low-income mothers. This report details the inspiration, struggles, and perseverance of those pursuing a college degree while receiving welfare in California and the benefits that education brings them and their children. The following are some of the report’s key findings:

ACCESSING COLLEGE PROVED DIFFICULT

For most, gaining access to college proved to be the first of several challenges experienced during their educational journey. Many expressed a long-held desire to attend college, but had little knowledge of how to make that dream a reality. Only after talking to friends or acquaintances who were enrolled in college while participating in the welfare system did most develop an understanding of how to access the education they wanted without sacrificing the support they needed. Upon overcoming the “how to” barrier, roughly 8 in 10 of the respondents indicated that they enrolled in college independently prior to notifying the CalWORKs system. Once enrolled, many experienced resistance and sometimes hostility from their assigned CalWORKs caseworker. Over half (54.3 percent), in fact, indicated that their caseworker ultimately became more of a hindrance to their college success than a help to it.

For those experiencing difficulty gaining access to post-secondary education and/or navigating the distinct bureaucratic requirements associated with receiving CalWORKs while attending college, LIFETIME provided many with crucial guidance. Of those respondents who had some association with LIFETIME, three out of four indicated that the group played a critical role in their educational success either by making them aware of their right to higher education or by helping them overcome bureaucratic hurdles through the direct involvement of program staff.

“ They’re investing in our life, they’re investing in our children’s lives and it’s going to cost them much less because we can get this education and we won’t have to live in poverty any more. We will be able to take care of ourselves.”

EDUCATIONAL PURSUITS ARE CHALLENGING, YET WORTHWHILE

Study participants understood and were motivated by the importance of higher education for future economic stability. Roughly four out of five respondents (83.7 percent) indicated that they wanted to attend college to improve their financial situation. Nearly as many indicated that they pursued higher education in order to set a good example for their children (79.3 percent). Once on campus, respondents faced a myriad of challenges in order to stay there. Many found it difficult to find adequate study time (70.7 percent), meet financial obligations (69.6 percent), and spend adequate time with their children (55.4 percent). Several college administrators witnessed difficulty among student-parents seeking to complete their degree requirements within the restrictive educational time limits of the CalWORKs system. While nearly every respondent (95.0 percent) indicated that they had to make sacrifices to pursue higher education, more than 9 in 10 indicated that the educational experience was worth the sacrifice.

LIVES CHANGED DUE TO HIGHER EDUCATION

This study found that higher education had a host of positive financial, social, and emotional effects on low-income women and their children. Nearly all (94 percent) of the respondents indicated that their educational experience had changed their lives for the better. The most often cited changes were in the areas of self-esteem (80.4 percent), feeling like a contributor to society (68.5 percent), and accessing better job opportunities (63.0 percent). Many also expressed a sense of personal growth, self empowerment, and pride in their newly-discovered academic talents. Respondents reported that higher education helped them overcome substance abuse, leave destructive relationships, and develop self-confidence and hope in a positive future.

The positive impacts felt by those enrolled in higher education filtered down to their children. Many survey participants (42.4 percent) indicated that their children had improved study habits since their enrollment in higher education and almost a third (30.4 percent) indicated that their children are now making better grades. The vast majority of respondents (88.0 percent) indicated that education made them feel better equipped to help their children achieve educational goals.

Respondents who had already completed a degree experienced the greatest rewards—earning roughly 75 percent more in hourly earnings than those still working towards a degree (\$13.14 vs. \$7.50). Degree-holders were also more likely than degree-seekers to indicate that they had experienced better job opportunities (83.0 percent vs. 44.2 percent), have greater financial resources (68.1 percent vs. 34.9 percent), and improved their personal relationships (57.4 percent vs. 37.2 percent), as a result of attending college.

The study indicates that communities benefit when low-income women complete higher education. Nearly two-thirds (63.8 percent) of degree holders in our study chose to stay in their communities after completing their degree and most (80.9 percent) indicated an increased level of community involvement since their exposure to higher education. As a result, the benefits of higher education spilled beyond the confines of individuals and their families, and ultimately impacted larger communities.

POLICY RECOMMENDATIONS AND CONCLUSION

In sum, this report provides a glimpse into the dreams, aspirations, challenges, and victories experienced by those pursuing higher education while receiving welfare in California. Much can be gleaned from these experiences to inform local, state, and national policy to promote economic well-being through post-secondary education. Based on the study findings, we put forth the following set of recommendations:

- ✓ **Allow TANF participants access to post-secondary education for their full TANF eligibility period.** *Research shows that the greatest economic payoffs associated with education, particularly for women, are acquired through the acquisition of at least a four-year degree. To maximize future earning power, participants should be allowed access to higher education for their full five-years of cash assistance eligibility.*
- ✓ **Allow TANF participants to count classroom time and study time as work.** *Requiring paid work outside of the classroom can create a barrier to degree attainment, unless that work is in the form of an internship or other experiential learning that counts toward a degree. Given the importance of degree attainment for future earning power, along with the importance of parental guidance and bonding for the children of those pursuing degrees, degree-seekers should not be burdened with work requirements that neither support their long-term economic well-being nor their immediate parenting responsibilities.*
- ✓ **Eliminate the cap on access to higher education.** *Many participants in this study mentioned caseworkers as inhibitors to college success. Yet caseworkers must navigate rules limiting the percentage of the caseload allowed access to higher education. By eliminating the 30 percent cap on education and training, caseworkers may feel free to share more information about higher education and may exhibit more support for clients who pursue post-secondary education.*
- ✓ **Stop the clock for college-bound TANF participants.** *Especially important for those participants not allowed the time required to complete a four-year degree, time spent receiving post-secondary education should not reduce the participant's TANF-eligibility period. Acquiring education should not mean forfeiting a financial safety-net in case of future economic distress.*
- ✓ **Increase the real value of Pell Grant awards.** *Allowing welfare participants access to education does not support the high costs of taking advantage of that opportunity. Making college more affordable by increasing needs-based awards such as Pell Grants would open the doors to a brighter future for those who would otherwise lack the means of fulfilling their dreams and maximizing their potential.*

Given the five-year lifetime limit on cash assistance, it becomes critically important for welfare participants to engage in activities that will ultimately afford them the opportunity to escape poverty. A college education, and particularly the completion of a four-year degree, provides the best opportunity—especially for women—to acquire good jobs, with good wages, and good benefits.

Introduction

Americans have long valued a belief in upward mobility. Central to this belief is the idea that poverty can be overcome with sheer determination and the willingness to roll up one's sleeves and "do the work." At the heart of this 'bootstraps' ideal is the key component of opportunity; and there is perhaps no opportunity held more dearly in the hearts of Americans than the opportunity to acquire education.

While all levels of education are valued, it is higher education—particularly in the post-industrial economy of the late 20th and early 21st centuries—that for many has been the gateway to the middle-class. Although the importance of college credentials has increased in recent years, policy action meant to expand access to higher education is anything but new. Prior to World War II (WWII), a college degree was almost exclusively available only to those from the wealthiest backgrounds. However, some eight million WWII and Korean War veterans received tuition and living expenses under the GI Bill, which opened the doors of higher education to millions who had been largely excluded. The ensuing expansion of educational opportunities eventually resulted in an extraordinary growth in the middle class. While these opportunities were not widely available to all veterans—African Americans and women were particularly unlikely to benefit from the program due to the overwhelming prevalence of race and sex discrimination in higher education—subsequent social movements helped to break down barriers to post-secondary education across race and gender. The expansion of opportunities across class boundaries, however, proved to be significantly more resistant to change.

Over the years, the cost of higher education has increased steadily, while governmental assistance for meeting these increased costs has, since the mid-1980s, substantially tilted away from the poor (Advisory Committee on Student Financial Assistance 2001). States have largely focused their assistance dollars in the areas of merit-based awards, which disproportionately favor middle- and upper-income students, while the federal government has focused its efforts on the expansion of tax credits and loan programs—two options either underutilized by or unavailable to the poor. Meanwhile, the real value of Pell Grants, the nation's historic need-based assistance stream, has plummeted to less than half its 1970 value, and today covers only a small amount of college expenses. According to the College Board (2004), in the 2003-2004 school-year, the average Pell Grant covered only about a third (32 percent) of the total charges associated with attending the average public two-year college. At four-year institutions, the buying-power of the Pell Grant was even worse, covering only 23 percent of the cost of the average public college and just 9 percent of the cost of the average private institution. As a result of the declining value of the Pell Grant Award, the opportunity to acquire post-secondary education has become increasingly constricted for America's poor (Advisory Committee on Student Financial Assistance 2001).

While college has become less affordable over the years, the marketplace has increasingly demanded post-secondary credentials as the price of admission for access to good jobs. According to the U.S. Bureau of Labor Statistics, some two-thirds of the fastest growing occupations through the year 2012 will require post-secondary education, with over half (57 percent) requiring at least a bachelor's degree (U.S. Department of Labor,

Bureau of Labor Statistics 2004). At the same time that educational prerequisites are increasing, some project that America's college-bound population will shrink, thereby putting America at a distinct disadvantage in the global marketplace of the future. Reports released by the National Governors Association (National Governors Association 2002) and the Aspen Institute (Ellwood 2002) foretell an impending crisis facing America's workforce. After two decades of phenomenal growth in the percentage of workers who have acquired at least some level of post-secondary education (from 39 percent to 58 percent between 1980 and 2000), over the next twenty years, only slight growth is projected (from 58 percent to 62 percent by 2020). Similarly, small levels of growth are anticipated in the percentage of workers who have completed a college degree (from 30 percent to 34 percent by 2020; Ellwood 2002). This impending skills deficit could have a devastating impact on the nation's ability to maintain its stature as a leader of the world's knowledge-based economy and to ensure that it has the necessary workforce to fill secure jobs that provide good wages and benefits. Quite simply, both workers and industry stand to gain from the expansion of educational opportunity. Increasing the pool of college-educated workers will require expanding opportunities not only for traditional college students, but also for non-traditional students who have the desire, motivation, and ability to improve their lives through post-secondary education.

This report examines the issue of expanding access to higher education to one of America's most disadvantaged populations—its welfare participants. While some may question the ability, ambition, and level of motivation inherent in this population, the results shared here provide strong evidence of the capability and desire for change found within this often overlooked segment of society. Specifically, this study examines the struggles of both current and former student-parents based in California as they seek to escape poverty, and the benefits that education brings them and their families through the acquisition of post-secondary education. By examining this population, this study documents the challenge of balancing the demands of parenthood, college-level coursework, and adherence to strict welfare requirements while under the constant strain of abject poverty. It then utilizes the lessons learned here to devise policy recommendations for promoting true self-sufficiency by expanding higher educational opportunities for welfare participants in California and beyond.

Policy Context

CHANGING WELFARE “AS WE KNOW IT”

In 1996, the nation underwent a fundamental shift in its approach to helping America’s neediest citizens—those relying on public assistance—to make ends meet. Gone was the federal safety net, Aid to Families with Dependent Children (AFDC), guaranteeing minimal support for poor families with children to address basic needs while mothers cared directly for their own children. In its place was a new system of welfare built on the cornerstones of encouraging swift job acquisition and limiting federally-supported cash assistance to a total of five years over a recipient’s lifetime. Unlike AFDC, the new approach to welfare as defined in the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) seemingly codified the nation’s cultural ‘bootstraps’ ideal. But this new welfare favored immediate employment over education and training in its approach to spurring self-sufficiency. While in theory, the “work your way out of poverty” approach seemed reasonable, in practice, for far too many, increasing work effort did not result in escaping poverty.

The economic expansions of the mid-to-late 1990s provided the optimal environment for the work-first philosophy embedded in PRWORA’s Temporary Assistance to Needy Families (TANF) program. The combination of job-focused policy and broad job availability led to dramatic decreases in welfare rolls along with similarly striking increases in work participation rates. Hundreds of thousands made the transition from welfare to work only to land squarely among the ranks of the working poor. Welfare leavers typically found themselves concentrated in low-wage occupations that were characterized by marginal, unstable jobs. Few offered key benefits such as health care and sick leave. And many required non-standard hours, creating problems in securing consistent child care. Some were located in remote areas, making transportation a problem as well. Faced with the new costs associated with working, such as travel and clothing expenses, and for many, increased child care costs, even the most successful transitioners often had trouble meeting their most basic needs such as food and shelter. Only the most well-equipped experienced more than minimal changes to their standard of living (Brooks-Gunn et al. 2002; Jones-DeWeever, Peterson, and Song 2003; Loprest 1999).

The most disadvantaged—those living in dire poverty—ironically became even poorer after TANF implementation. Although the dire poor increased their work participation rate by nearly 50 percent, their monthly income declined, most notably among those with the youngest children. Unable to earn enough wages to offset the loss in cash assistance, even in relatively good economic times, and often losing access to health care and food stamps even when qualified for these programs, the poorest families found themselves significantly worse off under welfare reform (Lyter, Sills, Oh, and Jones-DeWeever 2004).

In spite of the challenges associated with increased work effort, welfare leavers attempted to maintain their footing in the work-world. However, when the country faced an economic downturn, this population bore the brunt of displacement. Over half (52 percent) of the jobs lost during the recession of 2001 and its subsequent weak recov-

ery occurred in those industries that had employed some two-thirds of welfare leavers (Boushey and Rosnick 2004). And in an environment of job losses, rather than job growth, poverty increased. Between 2000 and 2004, more than 5 million people joined the ranks of the poor (U.S. Department of Commerce, Bureau of the Census 2005). Not only were more people poor, but individuals found themselves in deeper poverty. In 2004, the average poor person's income was as far beneath the poverty line as it had ever been since 1975—the first year that datum was collected (Center on Budget and Policy Priorities 2005). Still, while poverty went up, little change occurred in the welfare rolls. According to a recent report by the U.S. Department of Health and Human Services, despite an increase in the number of TANF eligible families during the recession, in 2002 the proportion of families who actually received assistance dropped to only 48 percent, down from assistance rates of 77 to 86 percent between 1981 and 1996 (U.S. Department of Health and Human Services 2005).

Clearly, increasing poverty and decreasing assistance indicates a significant reduction in the overall well-being of low-income families. With poor mothers facing time-limited assistance, and constrained job opportunities, it becomes necessary to explore other approaches toward self-sufficiency that will provide families with greater economic payoffs and levels of stability—both in good times, and in bad.

OBTAINING SELF-SUFFICIENCY THROUGH HIGHER EDUCATION

Research suggests that in tough economic times, education buffers exposure to job loss—those with the least education tend to be disproportionately harmed (Blank 1995; Deprez and Butler 2001; Gruber 1998; Mortenson 1997). According to Thomas Mortenson (1997), in 1975, during the height of stagflation, unemployment rose to nearly 7 percent for those lacking a high school degree, but remained under 3 percent for those with a bachelor's degree. Likewise, in 1983, unemployment shot up to 10 percent for those without a high school diploma, but stayed under 4 percent for those who had completed college. In 1992, the significant unemployment gap between the two cohorts persisted at 8.8 percent vs. 3.3 percent during this period of economic decline. More recent U.S. Department of Labor, Bureau of Labor Statistics (2005) data conform to this trend as the 2004 unemployment rate for persons 25 years and over with less than a high school education stood at more than three times that experienced by holders of at least a bachelor's degree (8.5 percent vs. 2.7 percent respectively). Taken together, these findings provide convincing evidence of the importance of higher education as an anchor of stability during the ups and downs of volatile business cycles.

In addition to providing a buffer from the economy's ebbs and flows, higher education provides life-long monetary payoffs in terms of salary and access to benefits. As level of education increases, so do lifetime earnings. As Figure 1 illustrates, high school dropouts experience the lowest level of earnings over the course of a lifetime; however, earnings increase significantly at each level of additional educational achievement. Just some exposure to higher education, even without completing a degree, increases lifetime earnings by 50 percent. Completing an associates degree increases earnings even more, by 60 percent; and completing at least a bachelor's degree more than doubles one's earnings over the course of a lifetime, as these earnings shoot up by 110 percent.

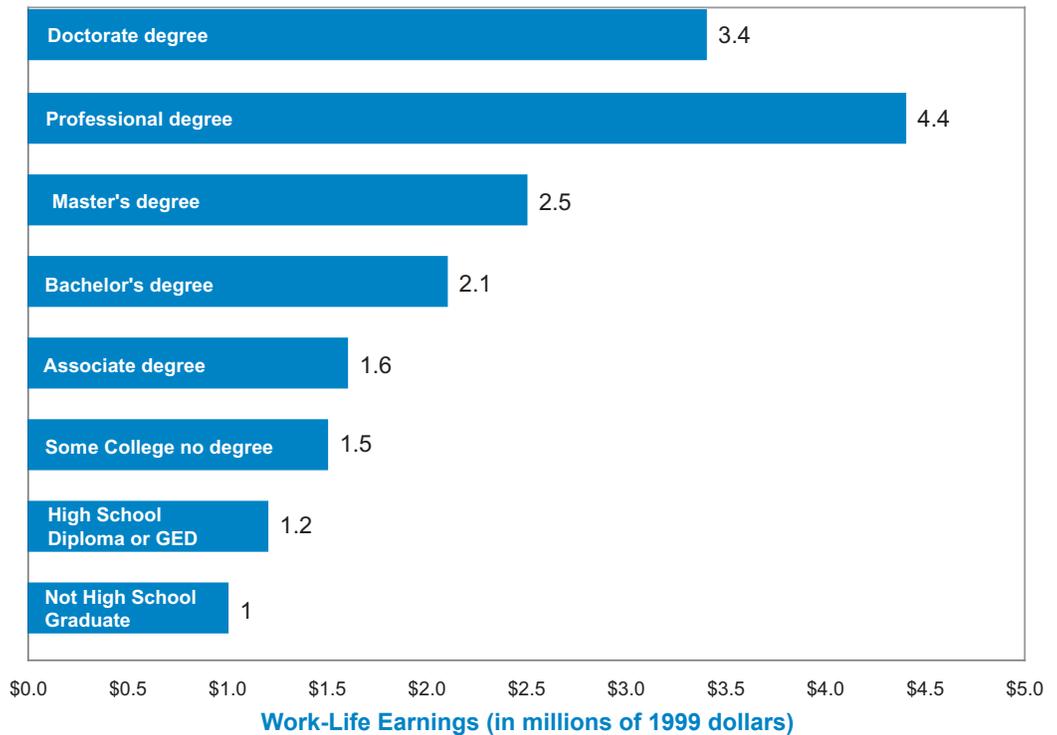
While the lasting economic benefits associated with post-secondary education are applicable to all, its benefits are especially key to the economic well-being of women and particularly crucial for women of color. Women with at least some college exposure increase their earnings by 57 percent over the average earnings of women who have not completed high school. The education premium then jumps to a 182 percent earnings increase over non-high school graduates for those who complete a bachelor's degree (U.S. Department of Commerce, Bureau of the Census 2003).

When comparing earnings between high school graduates and those with just some exposure to post-secondary education, the importance of a four-year degree comes clearly into focus. Women who had only some exposure to college increased their earnings by only 5 percent over those with a high school diploma, but those who completed a bachelor's degree enjoyed at least a 59 percent increase in earnings (U.S. Department of Commerce, Bureau of the Census 2003).

Women of color received the largest college premiums. While a white woman with a four-year degree experiences an earnings increase of 77 percent over her high school graduate counterpart, Latinas experience an 88 percent increase in earnings with a college degree, while the earnings of African American women jump to 92 percent when compared to high school graduates of their own racial/ethnic group (U.S. Department of Commerce, Bureau of the Census 2003).

Higher education also substantially reduces the risk of poverty, especially among women of color. Just some exposure to higher education decreases the poverty rate for African American women tremendously—from 41 percent among those without a high school degree down to 17 percent for those with some post-secondary education; and among Latinas, poverty drops from 32 percent to 12 percent. Completing college reduces poverty rates even further as only 5.3 percent of African American women and 5.9 percent of Latinas with at least a bachelors degree live in poverty (U.S. Department of Commerce, Bureau of the Census 2004).

FIGURE 1.
Work-Life Earnings Estimates by Highest Level of Educational Attainment



Source: U.S. Census Bureau (2002).

Women with low levels of education run a much greater risk of living in poverty than men at the same education levels. According to Current Population Survey data, in 2003, among men and women who did not complete high school, women were 43 percent more likely to live in poverty than their male counterparts. Completing high school only slightly narrowed the gap as women with a high school degree were still 40 percent more likely to be poor than men with the same level of education. Among those who completed at least a bachelor's degree, however, poverty rates for men and women were low and virtually identical at only 3.8 percent and 3.9 percent respectively (U.S. Department of Commerce, Bureau of the Census 2004). Although incremental steps on the post-secondary ladder do not go unrewarded, by far, the biggest payoffs are associated with obtaining at least a four-year degree.

ACCESS TO HIGHER EDUCATION IN THE ERA OF WELFARE REFORM

Prior to the implementation of welfare reform, most states allowed welfare participants access to post-secondary education under the Job Opportunities and Basic Skills Training program (JOBS).¹ Although some states limited access to higher education to two years, most allowed students sufficient time to complete a four-year bachelor's degree. As a result, higher education was widely available to welfare participants under AFDC, and many availed themselves of this option. By FY 1992, some 18 percent of all JOBS participants were enrolled in college, and among those participants who had completed high school or its equivalent, over a third (36 percent) were enrolled in post-secondary education (Fein et al. 2000).

Several studies confirm that welfare participants who take advantage of post-secondary education improve their wages as well as their job stability (Deprez and Butler 2001; Gittell, Gross, and Holdaway 1993; Gittell, Schehl, and Fareri 1990; Karier 1998; Smith, Deprez, and Butler 2002; Mathur et al. 2002; Mathur et al. 2004). For example, one study of welfare participants who had graduated from Eastern Washington University between 1994 and 1996 examined wages of these former participants at 17 months or less after graduation. The study found that upon obtaining a four-year degree, graduates received a median hourly wage of \$11.00 per hour, with a third (32 percent) earning over \$14.00 per hour, thereby well out-pacing the minimum wage. Further, the study found that 88 percent of graduates were no longer receiving welfare one to two years later (Karier 1998).

Another study of former welfare participants who had graduated from the City University of New York (CUNY) found that nearly 9 in 10 welfare participants who completed college during the 1980s remained employed between their graduation and the time of the study in 1989 (Gittell, Schehl, and Fareri 1990). Similar results were found during the same time period among college graduates in Illinois, Tennessee, Pennsylvania, Washington, and Wyoming, where, on average, 81 percent were consistently employed and were not receiving welfare after graduation (Gittell, Gross, and Holdaway 1993).

Despite the high economic and work-related pay-offs associated with college, the 1996 welfare reform act led to the severe restriction of higher education opportunities for welfare participants. As originally implemented, TANF required work participation beginning with 20 hours per week in 1997 and increasing up to 35 hours per week by 2002. Particularly

¹ Every state except Michigan, Nevada, and Oregon allowed access to post-secondary education.

harmful for current students, the new work requirements failed to mandate that work assignments be located close to the participant's home or school and did not require that the job be in any way related to the student's field of study. The law allowed "vocational education" to count as work for only 12 months and no more than 30 percent of working TANF participants in a state could be in "vocational education." Those receiving "job skills, training, or education directly related to employment" had to spend a substantial number of hours working but there was not a time-limit on participation during TANF receipt. Post-secondary education was not articulated as an allowable work activity, but states could elect to classify it as one of the types of training or education described above (Cohen 1998). Hence, it was up to states to determine specifically what kinds of educational opportunities would be available to welfare participants. In practice, most states narrowly interpreted the legislation as limiting access to post-secondary education to less than one year (Price, Steffy, and McFarlane 2003). According to a study by the Center for Law and Social Policy, the number of welfare recipients enrolled in college plummeted from 172,176 in 1996 to only 58,055 in 1998 (Greenberg, Strawn, and Plimpton 1999). Colleges across the country saw dramatic declines in the enrollment of students who utilized welfare. For example, enrollment among welfare participants at CUNY dropped from more than 27,000 students in 1996 to fewer than 10,000 in 2000 (Price, Steffy and McFarlane 2003). Likewise, the enrollment of welfare participants in Massachusetts community colleges dropped from 8,000 to 4,000 following the enactment of welfare reform, as did community college enrollment in California (down from 136,000 in 1996 to 113,000 in 1999); enrollment in the nation's largest technical college, Milwaukee Area Technical College, went down from 1,600 to only 244 students following TANF implementation (Gruber 1998; Price, Steffy, and McFarlane 2003).

The final TANF regulations issued in 1999 by the Department of Health and Human Services failed to specifically define "work activity," giving states greater flexibility in complying with work requirements. As a result, by 2002, 49 states² and the District of Columbia allowed at least some access to post-secondary education by labeling it a "work activity," although there remained wide variation in the level of access allowed from state to state (Center for Women Policy Studies 2002). Some states developed intensive programs to expand access to higher education, such as Maine's Parents as Scholars (PAS) program, which has been widely regarded as a national model for its effectiveness in providing access to higher education for welfare participants. Funded through Maine's Maintenance of Effort dollars, this program allows up to 2,000 TANF-eligible Maine residents to enroll in two- or four-year undergraduate degree programs and receive the amount of cash assistance that they would have received under TANF. Furthermore, PAS students receive critical support services such as child care, transportation reimbursement, car repair assistance, eye and dental care, and books and supplies. After 24 months towards degree completion, participants must engage in work for at least 20 hours per week, in addition to their coursework, and students must make "satisfactory academic progress" to remain eligible for the program (Center for Women Policy Studies 2002).

Preliminary examinations of the program have found encouraging results. PAS participants out-perform the typical college student, with a median grade point average of

² Oklahoma is the only state which does not allow post-secondary education as an allowable work activity.

3.4. Furthermore, PAS graduates reported significantly increased earnings over their pre-PAS earnings levels (\$11.71 per hour vs. \$8.00 per hour). Finally, over four-fifths of PAS graduates (82 percent) acquired jobs that provided access to critical benefits, including employer-sponsored health insurance, paid sick and vacation leave, life insurance, disability insurance, and compensatory time off (Smith, Deprez, and Butler 2002).

Although officially most states allowed access to post-secondary education, under welfare reform the level of support provided in Maine is the exception, rather than the rule. As a result, most welfare participating students face challenges in their quest to obtain a college degree under welfare reform. By 2002, the federal government required half of welfare recipients to work at least 30 hours per week. Some research suggests that despite allowing access to higher education on the books, in practice, welfare administrators have generally limited participation in higher education to very small portions of the caseload, or to a 12-month duration, even when it is (Price, Steffey, and McFarlane 2003). And few states provide sufficient supports, such as child care and transportation, to make college a realistic option (Schmidt 1998). Faced with the pressure of balancing work and child care responsibilities, bureaucratic hurdles, and college classes, tens of thousands of welfare participants abandoned their aspirations for higher education altogether only to face a cycle of low-wage work and perpetual poverty.

To address the challenges associated with pursuing education as a low-income single mother, some low-income women have formed mutual support and advocacy groups. One example of such a group is LIFETIME, a non-profit group based in Oakland, California that provides support to welfare participants seeking to enroll in and successfully complete post-secondary education. Another example of an educational access support group led by low-income women and their allies includes Montana's WEEL "Working for Equality and Economic Liberation." Such groups can provide a model for building local supports and social networks to empower women to feel entitled to their own educations and to become community leaders.

IN FOCUS

WELFARE AND HIGHER EDUCATION IN CALIFORNIA: AN OVERVIEW

California represents a unique case for analysis of access to higher education for low-income populations. This state has in place one of the nation's most well-respected community college systems that routinely serves as a bridge to the state's four-year institutions for students across the social and economic spectrum. In addition, the state has historically demonstrated a special commitment to expanding access to higher education for low-income and welfare participating students. Even prior to the Federal JOBS legislation, which sought to expand access to post-secondary education and training under AFDC, California had already established a variety of key programs meant to expand access to higher education for disadvantaged populations. Through such programs as the Expanded Opportunity Program and Services (EOPS, founded in 1969), the Cooperative Agencies Resources for Education program (CARE, founded in 1982), and the Greater Avenues to Independence program (GAIN, founded in 1985), California distinguished itself as a leader in the provision of services to meet the special needs of low-income students working to improve their lives through the acquisition of higher education. Together, these programs granted access to higher education for welfare participants for up to two years (GAIN), while also providing financial and academic assistance, counseling, and other support services for low-income students in general (EOPS), as well as low-income single parents (CARE) in particular (Price, Steffy, and McFarlane 2003).

In response to welfare reform, in 1997, California adopted the California Work Opportunity and Responsibility to Kids Act (CalWORKs). Simultaneously, the state set aside \$65 million in state Maintenance of Effort (MOE) dollars specifically for programs to support CalWORKs participants at community colleges across the state. Under the CalWORKs system, participants already enrolled in post-secondary education when entering the system were allowed to count their educational activities towards the state's 32-hour work requirement as long as the student was enrolled in an approved field of study deemed likely to lead directly to employment. If the participant's classroom, laboratory, and/or internship activities did not meet the 32-hour minimum work requirement, the participant would be required to engage in a work activity for the amount of time necessary to fulfill the work-hour minimum codified in CalWORKs legislation (Center for Women Policy Studies 2002; Fein et al. 2000; Price, Steffy, and McFarlane 2003). Although at the time of this study³, state law allowed CalWORKs students the opportunity to pursue up to 24 months of post-secondary education, counties may limit educational access to less than 24 months and some have, in practice, placed greater emphasis on short-term (typically 18 month) certificate programs at the expense of allowing access to the full 24-month associate's degree programs (Price, Steffy, and McFarlane 2003).

³ Subsequent to the completion of this study, California passed legislation allowing welfare participants access to higher education throughout their entire 5-year TANF eligibility period.



LIFETIME parent leader, Tina Howerton,
and her daughter Michaela

Research Questions, Sample, and Methods

RESEARCH QUESTIONS

This study examines the experiences of low-income women who pursued higher education in spite of the challenges associated with welfare reform. We think it particularly beneficial to examine this issue through the eyes and voices of those who have faced the challenge of post-secondary education within the confines of poverty and the strict requirements associated with welfare receipt. This work highlights their personal struggles while paying particular attention to the impact higher education has made on their lives, as well as the lives of their children. We hope that this perspective will provide crucial information on the benefits of access to higher education for disadvantaged families and their broader communities. Further, we hope that the results found here will provide important information about policy and program supports needed by those seeking to escape poverty through post-secondary education across the nation.

To examine these issues, we put forth the following set of research questions: In what ways does access to higher education affect the lives of current and former participants and their families? What challenges do students face in balancing the demands of work, family, and the bureaucratic demands of welfare receipt? What effects do their children experience? Are they more likely to exhibit higher educational ambitions and better school performance than was the case prior to their mothers' exposure to higher education? Are mothers more likely to emphasize good academic skills at home after having been exposed to the college environment? In sum, do current and former student-parents and their children substantially benefit from the higher educational experience, and if so, how?

In order to answer these questions, this study examines the experiences of student-parents in California who either completed post-secondary education or are working toward degree completion under the state's CalWORKS system.

SAMPLE AND METHODS

This study employed a mixed-mode data collection strategy including postal mail and electronic mail surveys of current and former student-parents; three focus groups among current and former student parents; and in-depth interviews with eight college administrators from various institutions across the state. The survey utilized here consisted of 56 primarily closed-ended questions. Open-end responses, however, were gathered, grouped by themes, and analyzed for frequency of occurrence. Likewise, all focus group and interview transcripts were analyzed and grouped by thematic similarity. Particularly salient expressions were later extracted from open-ended responses as well as focus group and interview transcripts in order to highlight key points expressed by student-parents and college administrators throughout the study.

All data collection associated with this project took place during the spring and summer of 2004. To obtain a sample of current and former student-parents, the Institute for Women's Policy Research partnered with the Oakland non-profit group, LIFETIME:

TABLE 1. Racial/Ethnic Background of Study Participants

Race/Ethnicity	Number	Percent
Asian American	5	5.4
Black/African-American	33	35.9
Latino/Hispanic	16	17.4
Native American	1	1.1
White/Caucasian	21	22.8
Other	7	7.6
More than one race	7	7.6
No Response	2	2.2
Total	92	100.0

Source: IWPR survey of current and former CalWORKS participants

TABLE 2. Pre-College Education Level of Study Participants

“What was your highest level of education when you made the decision to enter college?”

Education Level	Number	Percent
Less than a High School Degree	15	16.3
High School Degree	50	54.3
GED	15	16.3
Some College	7	7.6
No Response	5	5.4
Total	92	100.0

Source: IWPR survey of current and former CalWORKS participants

Low-Income Families Empowerment Through Education. Its membership and alumni include both current student-parents and college graduates who completed their education while receiving welfare. To facilitate this research project, LIFETIME allowed IWPR access to its contact list of over 1,000 affiliates, each of whom sought to acquire higher education while participating in welfare.

The survey was distributed to a sample of 1,089 potential respondents, with 887 surveys distributed via postal mail and 202 surveys distributed via electronic mail. Of the 1,089 instruments originally distributed, 132 were returned due to incorrect and/or outdated contact information, leaving a total valid pool of 957 potential respondents. After two waves of survey distribution, a total of 92 responses were received, resulting in a 9.6 percent response rate. Given the method of distribution, and the population sampled,⁴ a low response rate, while somewhat disappointing, is certainly not unusual. Despite this limitation, the survey findings are enriched by the study’s qualitative work, including three focus groups with (17) current and former student parents as well as in-depth personal interviews with college administrators.

Among the 92 survey respondents, just over two-thirds were current student-parents pursuing higher education under CalWORKS (68.5 percent) while nearly a third were previous AFDC or CalWORKS participants (30.4 percent). Reflecting TANF’s target population of poor parents caring for young children, all of the respondents were parents, most with two elementary school-aged children. Also reflective of the larger population, the overwhelming majority of respondents were women (96.7 percent) with most self-identifying as women of color. African Americans made up a

third of respondents (35.9 percent), followed by whites (22.8 percent), Latina/os (17.4 percent), Asian Americans (5.4 percent), and Native Americans (1.1 percent). Roughly 15 percent of respondents self-identified as either multiracial or “other” and 2.2 percent did not indicate their racial or ethnic heritage (see Table 1).

Most respondents (54.3 percent) had completed at least a high school degree when they made the initial decision to pursue higher education. Yet, significant numbers came to college after acquiring a GED (16.3 percent) or having failed to complete a GED or high school degree (16.3 percent).⁵ As a result, roughly a third of the sample came to college outside of the traditional transitional linkage of the high school diploma (see Table 2).

Just over half of the survey sample (54.4 percent) had obtained a post-secondary degree or certificate by the time of the survey. Among these respondents, most had completed an associate’s degree (29.3 percent), and an equal proportion had completed trade certificates (10.9 percent) and bachelor’s degrees (10.9 percent). Among those currently enrolled, most pursued degrees in liberal arts (21.7 percent), followed by an equal proportion who pursued degrees in business (15.2 percent) and certification as medical

assistants (15.2 percent; see Table 3). Also relatively common were the pursuit of degrees in the fields of Social Work (9.8 percent), nursing (8.7 percent) and child development (8.7 percent). Despite the nation's increasing dependence on technologically-based jobs, one of the fields least likely to be studied by our respondents was the field of technology, accounting for only 2.2 percent of the majors indicated by those currently pursuing post-secondary education.

Three focus groups were held ranging in size from five to seven participants each. Focus group participants were recruited by LIFETIME and the sessions were held during an advocacy gathering organized by LIFETIME. Focus groups were administered by an IWPR researcher. Participants included both current and former student-parents with a broad range of post-secondary backgrounds such as students just beginning their post-secondary work, to former students who had not only completed bachelor's degrees, but had either completed or were currently completing graduate work. One former student, for example, was at the dissertation stage of the Ph.D. process; another had completed a law degree and was currently working in the field. All of the focus group participants were affiliated with LIFETIME as either current or former members.

The college administrators included in the study were selected from a list of eleven EOPS Regional Coordinators designated by the California Community Colleges Chancellor's Office. As campus-level EOPS Directors, each individual had personal experience working specifically with low-income and CalWorks students at their respective campuses. While efforts were made to include perspectives from all eleven Regional Coordinators, after several scheduling attempts, only eight administrators were available for inclusion in the study. However, among those included, most had worked in the field long enough to have acquired experience working with welfare participants pursuing higher education both before and after welfare reform.

TABLE 3. College Major of Study Participants

<i>"What Is/Was Your Major?"</i>		
Study Participant Majors	Number	Percent
Liberal Arts	20	21.7
Business	14	15.2
Medical Assistant	14	15.2
Social Work	9	9.8
Fine Arts	8	8.7
Nursing	8	8.7
Child Development	8	8.7
Technical Skills/Basic Work Skills	4	4.3
Pre-professional	2	2.2
Technology	2	2.2
No Response	3	3.3
Total	92	100.0

Source: IWPR survey of current and former CalWORKS participants

⁴ Low-income populations represent a special challenge in survey collection due to their greater tendency for mobility and their greater constraints on survey participation (perhaps due to their overarching daily concerns of meeting survival needs; Ploeg, Moffitt, and Citro 2002.)

⁵ The California community college system allows students to concurrently obtain a GED while also pursuing certification/degree coursework.

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OUR CHILDREN

California Nurses Association
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OUR
Special
Interest!**

Patients-
OUR
Special
Interest!

California Nurses Association
**Nurses,
Teachers &
Firefighters
Say:
It's Our
Democracy**



Findings: The Struggle to Access Higher Education

EXPERIENCES WITH STATE ADMINISTRATIVE STAFF

Although access to higher education remains an option under the CalWORKs system, roughly 8 in 10 of our survey respondents enrolled in college independently prior to notifying CalWORKs. As described below, many had to find out about educational opportunities through the grapevine rather than through institutional channels. But overcoming the hurdles of gaining access to higher education did not mean that upon enrollment the educational aspirations of CalWORKs participants would be supported by administrative staff. To the contrary, over half of respondents (54.3 percent) indicated that their caseworker was more of a hindrance to their school success than a help. Below, one student describes her pathway to post-secondary education and how administrative staff nearly derailed her college aspirations.

“The way that I did it was I asked questions from other women who were going to school...They were on CalWORKs and I just drilled them and drilled them. And the response I got from the worker [after I enrolled] myself, because I didn’t know that’s how you do it, and when I found out that’s [what] I did. The response was, it was somewhat anger from the worker...It was like, “You mean you’re enrolled now? You enrolled yourself right now?” He was just really upset that I enrolled in school...I did not know [what] I qualified for—I had trouble getting child care because at the time...they didn’t want to give me child care because I did it myself, so I had to pay from my own pocket, myself and they never...gave me no transportation, no bus tickets, so everything came from my own pocket and I had no clue that I qualified for those services because they told me that I didn’t qualify...But the main way I got past it all was just through asking other mothers...I experienced ...resistance and even...jealousy from the workers themselves. It’s like they have this attitude that well, I didn’t get that, so you shouldn’t get that and I think one worker even told me once, “My son was disabled too and I had to go to school and I had to work...” I ended up having to drop one of my classes because I couldn’t handle all the stress. But it was that kind of pressure and that kind of lack of support for me going to school [that] made it very difficult.”

This illustrates a persistent problem expressed by other focus group participants who indicated that they too were not made aware of available supports. Much like what Kahn and Polakow (2000) label as a welfare version of “don’t ask, don’t tell,” several of our respondents described a culture of caseworker interaction which seemed patently hostile. Overall, respondents often noted receiving incomplete information which ultimately proved counter to the needs of those already facing excessively difficult circumstances.

“You know when they see that actually, oh my God, you have a spark of life in you, they want to douse it, they want to destroy it, they want to tame it, or just blow it out. You know, they don’t care about your kids, they don’t care about your struggles...”

“...What she’s trying to do is wear me down, because I keep getting, you know, every time I have a conflict with her, she wouldn’t give me my supplement when I worked,

“ I experienced ...resistance and even...jealousy from the [CalWORKS] workers themselves.”

“ You know, when they see that actually... you have a spark of life in you, they want to douse it, they want to destroy it, they want to tame it, or just blow it out.”

“ I was always
distracted
thinking, oh
my God, I'm going
to be sanctioned
this month, how am
I going to support
my kids? What am I
going to do?”

which is when you work, they deduct your check of how much you work, and then you get a certain amount. You can apply for a month when your income decreases. And so when I applied for that, she denied it. So I went over her head and I went and appealed it. And then I won it. So every little thing, she's hassling me. And so it affects me because I'm stressed out about rent. I'm stressed out how I'm going to pay my daughter's, you know, graduation for a ring and for her gown, and how I'm going to pay utilities. And so that affects my schooling. I went from a 3.8 to a 3.14. And that makes a difference when you're applying for scholarships, for financial aid. And so this is how it's affecting me now. It's not a direct retaliation. It's just a nit-picky, wear you down kind of thing. So I'm in a struggle.”

“...with me being on welfare, being harassed (by caseworkers) I felt stressed out...and you know, my grades weren't showing... (I'd) spend so much time on something and it still wouldn't show up because maybe I was always distracted thinking, oh my God, I'm going to be sanctioned this month, how am I going to support my kids? What am I going to do?”

“I'm coming up for my five-year lifetime this month. They're cutting me. In fact, I'm supposed to be getting a letter any day now saying that they're cutting my check next month. I have a month left of school, but I think my issue with them is, they wasted my time. I didn't waste my time. I was attempting to go to school. They told me it wasn't good enough. They tried to push me into jobs that weren't going to support me, and I knew ahead of time...that it wasn't going to work out, that I wasn't going to find something that would take care of me and my children. And I tried to explain this to them and they didn't listen. They didn't care to listen...it took six months just to get in for an assessment after I finished their job search program which was a month and a half...then it takes three to four months before they get you into the job search program. So there went a year of my time on aid when we're already limited as it is...They're wasting our time by not allowing us to seek education, or even, not even telling us that we have the opportunity...You know, we could've started at the very beginning, get it done within the first two or three years and still have emergency time left on aid if we needed something to fall back on. But they don't allow that. You know, they just get you out...and then you're not making enough money to even get off welfare. So there goes all your time, and [they] never have to worry about you again.

Interestingly, our survey findings suggest that the quality of caseworker support decreased following the implementation of welfare reform. While all student-parents faced ups and downs in pursuit of their educational goals, the survey uncovered stark differences in the experiences of those currently seeking higher education under the CalWORKs system and those who were former participants. Perhaps because former participants were more likely to have pursued their education under the AFDC system, former participants were much more likely than current participants to indicate that their caseworker was helpful in supporting their college experience (57.2 percent vs. 38.1 percent); a key difference given that the lack of caseworker support can hinder both educational access and success.

SUPPORT FROM LIFETIME MADE A DIFFERENCE

While most respondents experienced caseworker resistance when seeking to access higher education, several women described how LIFETIME helped them overcome

these barriers by making them more aware of their rights, providing assistance with negotiating the appeals process, and when all else failed, advocating directly on their behalf.

“When I took my paperwork to the welfare office after I had been in school for a month, they made me quit school which was clearly illegal. They told me I was reinventing the wheel, reinventing myself, going back to school at the age of 35 at the time, and with my time limit that I was not going to be able to do that. I had a breakdown. I attempted suicide. I went on medical leave for a while. I was homeless, living in a storefront cause we couldn’t afford marketable housing. And my youngest daughter had lead poisoning really bad in her blood. My older daughter tested positive for (tuberculosis). And then I met LIFETIME, and [LIFETIME staff] basically had me go and appeal my right to education. And today I am graduating this May with my associate’s degree in multi-media digital imaging...”

“I still remember to this day. A woman flat-out lied to me and said that, well you don’t have a high school diploma and you’re a recovering drug addict, so I don’t think school is for you...And she told me they’re only letting people go for nine months now and you can’t get anything in nine months so you should just give it up. Luckily, one of my teachers, I was going to Laney at the time, was a Board member for LIFETIME and so she kind of got me hooked in with LIFETIME...I had [a LIFETIME staff member] call the worker and everything changed. So after that, I got transferred to another worker who was really good to me for a long time. But if I would have listened to her [the first CalWORKs worker], I would have dropped out of school.”

While LIFETIME’s interventions helped resolve problems for several study participants, one described how merely mentioning the group’s name led to positive results:

“She kept sending me my transportation check, like \$50 to get on the bus. And she goes, oh go, you know, go out and get a bus...but I’m like, that’s not covering gas. I drive. That’s not covering the gas mileage...it seemed like every month we were hassling over the \$50.00 checks. She didn’t send me no kind of money until I [said] ‘Look, I talk to LIFETIME.’ And she goes, ‘You talked to Lifetime?’ I said, ‘Yeah, I talked to LIFE-TIME.’ And then after that, she changed her whole entire attitude about it.”

Of those who had at least attended meetings or events with LIFETIME (40.2 percent of those surveyed), three out of four indicated that the group played a critical role in their educational success. More than two-fifths (42.4 percent), like the mother quoted below, indicated that the group had its greatest impact by raising awareness about the right to higher education:

“...I [worked] full-time, 40, sometimes 50 hours a week, my daughter in child care the same amount of time, not making ends meet. I was making about \$1,400 a month. Without subsidized child care I would’ve had to pay \$950 a month for my daughter to be in child care full time. Just hardly making ends meet, never seeing my daughter, being stuck in a customer service job, which was like the worst job ever, I just decided I could not do it any longer. And that’s when I met LIFETIME, found out that I could go back to school, and have a better life for my daughter. So this is my second semester at Laney College. It’s the best decision that I have ever made. My life has changed...”

“ And that’s when I met LIFETIME, found out that I could go back to school, and have a better life for my daughter. So this is my second semester at Laney College. It’s the best decision that I have ever made. My life has changed...”

OVERCOMING DOMESTIC VIOLENCE

While the work of LIFETIME helped many to overcome procedural hurdles to accessing higher education, some women described much more personal struggles that had to be overcome. For many, these struggles took the form of domestic violence, and for them, education was seen as the ultimate avenue out of a life marred with pain.

“ Is that what the purpose of welfare reform was back in 1996, was to give a man control of a woman's body? ...marriage promotion is not going to work...”

“I grew up in domestic violence and from a young age, my mom would say you should go to college so you don't have to stay like I did...so that's kind of what put it in me to really go to college, just so that I could leave if I had too. And when I graduated from high school, I didn't go to college, my parents actually ended up kicking me out of the house and ...he came to save me, and then, you know, I thought it was something totally different but I ended up in domestic violence...It took me a long time to get out of it. And so here I am, ten years later, really fighting to go to college.”

“I'm a mother of five children, and I have recently been married for a year. Prior to that, I escaped domestic violence. I was a single mother of four for over 10 years on welfare, and I got up enough courage to get an education against my caseworker's wishes...I had a caseworker threaten to keep my children from me if I was to continue with my education. And I chose education. Beyond my bachelor's degree in fall of 2000, I went a year and a half in graduate school.”

“You know, before I got married, I was single and I had a good job, and I could balance. I had more control over my life. And then I married a violent partner, and then it threw me in the cycle of poverty because I chose not to have this house in the suburbs, two cars in the garage and get beat black and blue. And I wanted my children to have a better future. And the only way that I could do that, I tried working, and then I had the issue of child care...and I had to choose between paying rent and paying \$700 a month [for child care] ...and I got tired of that struggle.”

“I did exactly what welfare reform's mission was. I graduated, got educated, and got married. Not even a year into the marriage, it was the same month that we got married, three days before our first anniversary, and I had been with this person for eight years, had two children by him, and he hit me. It took a marriage certificate to have both of our names on it for him to decide, “Oh, I have control of you.” Is that what the purpose of welfare reform was back in 1996, was to give a man control of a woman's body? I don't think so. But I did exactly what President Bush and the rest of Congress at that time wanted, well women on welfare to do. Now I'm in the process of getting a divorce. I'm still a single parent. I was single parent all those eight years. I'm still a single parent, and marriage promotion is not going to work for women like us. It's not going to work.”

For these women, pursuing education provided a refuge from the chaos of daily life, while nurturing their minds and spirits with confidence and hope for a better tomorrow. These expectations were not unique. In fact, as the next section describes, study participants strongly embraced the concept of education providing a gateway to a better tomorrow.

Findings: Educational Expectations, Challenges, and Personal Sacrifices

HOPES FOR BUILDING A FINANCIAL FUTURE AND INSPIRING CHILDREN

Not unlike the general population, our findings indicate that student-parents clearly understand the link between education and the promise of economic and social upward mobility. When asked to indicate what factors most influenced the decision to pursue college education, the most often-cited reason was the desire to improve their financial situation (83.7 percent). While the promise of an economic pay-off was perhaps the primary reason most chose to pursue higher education, the desire to set an example for their children was a motivation of 79.3 percent of our respondents. Also important was the desire to achieve a personal or career goal, with 70.7 percent and 67.4 percent of respondents selecting these choices respectively. Only 2.2 percent of respondents indicated that the desire to delay employment was a motivator for pursuing higher education (see Figure 2).

Several survey participants eloquently described why obtaining education is so important to them:

“Nothing can replace an education. Nothing can take it away. It’s the best thing anyone can do.”

“It demonstrates to my son that folks should dare to dream and make those dreams happen.”

“I believe that education provides the greatest access to the pathway out of poverty. Maternal education has a significant impact on a child’s development.”

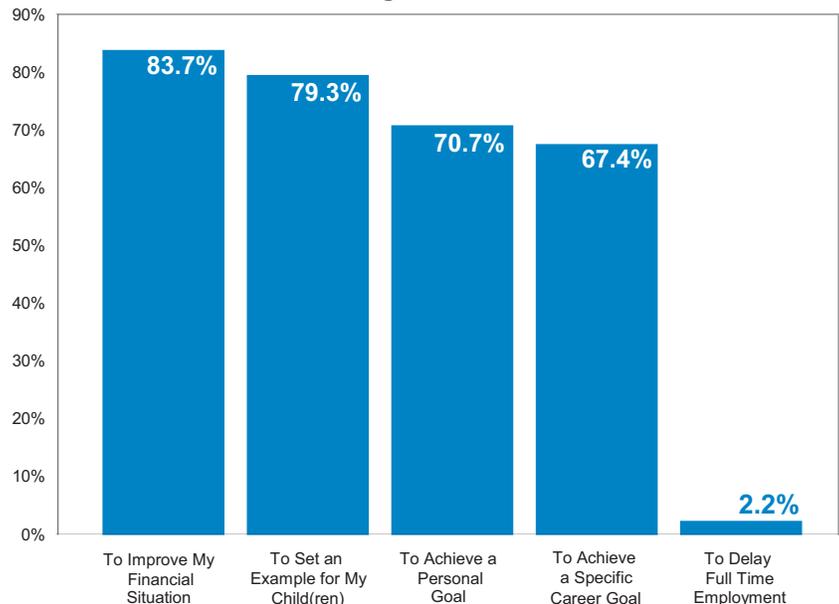
“Because the benefits of higher education are innumerable and are not just financial. It greatly improves the quality of life for everyone involved and provides great enlightening to the individual and their personal strength, power, and importance to the society and world in which they live.”

RISING ABOVE THE “QUICK FIX” OF DEAD-END JOBS

At the heart of welfare reform was a strong commitment to the work-first philosophy: the belief that transitioning welfare participants into jobs—any jobs—as quickly as pos-

“It demonstrates to my son that folks should dare to dream and make those dreams happen.”

FIGURE 2. Why Higher Education?
“What Factors Most Influenced Your Decision to Pursue a College Education?”



Source: IWPR survey of current and former CalWORKS participants

sible is the best strategy for promoting “self-sufficiency.” Many of the participants we spoke to indicated that working was nothing new for them. What they needed, however, was a way out of poverty and for that, they turned to higher education:

“When you say like it’s welfare to work, we all have worked...and it’s like if we go to school, we’re learning. They’re investing in our life, they’re investing in our children’s lives and it’s going to cost them much less because we can get this education and we won’t have to live in poverty anymore. We will be able to take care of ourselves. We will have an education and (it’s) nothing they can take from us and our children.”

“I’ve tried everything. I’ve worked two or three jobs...and all I end up doing is getting nowhere fast.

“Most people who obtain entry-level jobs will never be totally self-sufficient because [of] low wage[s] and no insurance. They will never be able to be free of forms of public assistance. Unfortunately CalWORKS demands everyone go find any job as a quick fix, instead of focusing on future success.”

“ There is not much worse than living in poverty with no future.”

“There is not much worse than living in poverty with no future. Who wants a job just to get a paycheck? There is so much reward in using your talents and skills once they’ve been developed and expanded through higher education.”

“I could have gotten a low-wage dead-end job with no problems. The reason why I did not want that life is because I knew if I had, I would most likely be there 10 years later. I didn’t just want a job, I wanted a future, a career, a life for my daughter. Attending college will give me that. I attend USC and my whole life has changed for the better because of the doors my education has opened for me.”

One administrator pointed out a major flaw in the work-first philosophy and described why an emphasis on education provides a much greater promise for long-term success.

“Work-first means that you work in a low-paying job, and sometimes, it gets people... going, and the immediate response is ‘Oh great! I’m working and I’m self-sufficient and so forth.’ But then, the honeymoon is over, and you’re still in that low-paying job and maybe you don’t even like the work, and then the depression hits. And that’s when the recycling begins, and that’s when the downward spiral happens. Because human beings don’t flourish, they don’t thrive in a situation where they are making \$6.00 per hour, and they hate it, and they’re working all day long in a situation that they don’t like—it’s just, it’s unfortunate, and they think, ‘well, why try?’ Education is what—I know I’m preaching—but education is what works, because at least they get the opportunity to learn something that gets them into a field that they may enjoy.

EDUCATIONAL ASPIRATIONS AND TAKING CHARGE OF OUR FUTURES

Study participants clearly understood the link between higher education and the potential to acquire good jobs. Perhaps because of this understanding, most saw their educational journey as just beginning. Only 10.9 percent indicated that they wanted to stop with an associate’s degree. Instead, the vast majority (81.6 percent) aspired to at

least a four-year degree with a large proportion (53.3 percent) working towards the goal of graduate or professional education. But understanding the importance of education was just the beginning. Several participants indicated that they were gaining a sense of empowerment through education; a feeling that meant much more than merely receiving a bigger paycheck.

“I am empowered. When I got out of the army, I got out with basically nothing. I didn’t get the little money that you were supposed to get like \$10,000 so I was kind of depressed...I didn’t feel smart enough, I didn’t feel brave enough...the act of going to school didn’t make me feel smarter, but by learning the things that I have learned, that I have obtained, has empowered me so much that now I’m like you know what if welfare doesn’t work with me, I’m still going to work it out, because I’m still going to school. I am applying for grants, I am applying for scholarships, I am applying for everything that I can get my little paws on.”

“...the only way I can empower myself to be free of this cycle is higher education where I can go out and choose a job where if my (child’s) school call(s), I can go and take care of that and handle my job too. And that’s why I chose to get a better education, so I can be a professional...”

Another woman describes her decision to pursue education as her path to the American dream. She states:

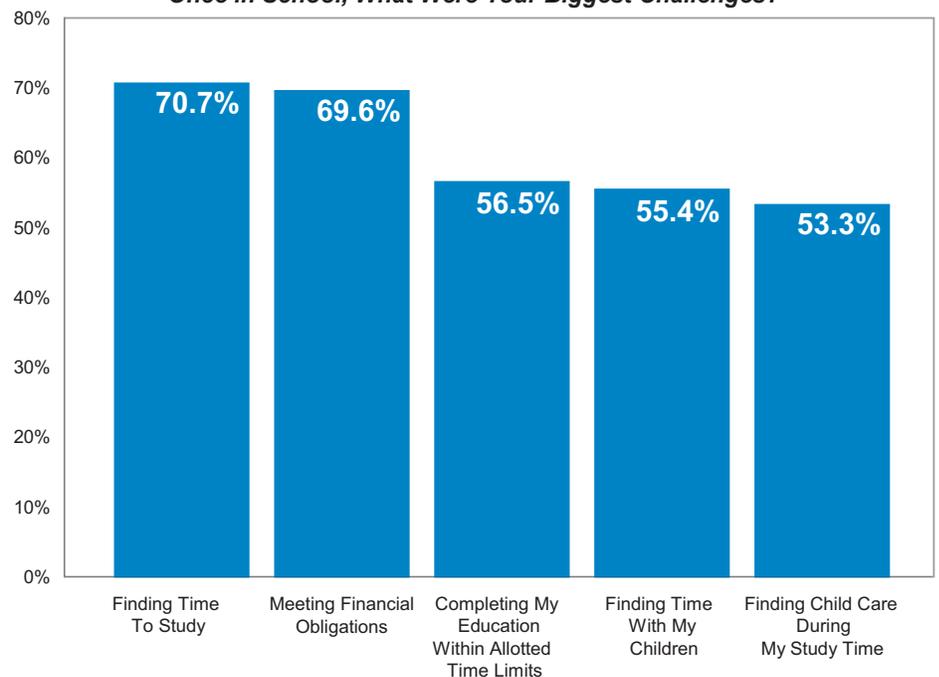
“You know, living on the fringes of society with children is not the American way, and it’s not the American dream, it’s the American nightmare, and I don’t want to be in that nightmare. So that’s why I chose education, cause education’s where it’s at.”

CHALLENGES MEETING THE DEMANDS OF SCHOOL AND FAMILY

While most recognized the importance of pursuing higher education, once on campus, respondents faced numerous challenges in making this dream a reality. For most (70.7 percent), merely finding time to study proved to be their biggest challenge, followed by the necessity of meeting financial obligations (69.6 percent), completing their educational pursuits within the allotted time-limits (56.5 percent), spending adequate time with their children (55.4 percent), and finding child care during study time (53.3 percent; see Figure 3). Although the vast majority of respondents (83.7 percent) indicated that they still struggle with these challenges, most (63.0 percent; see Figure 4) relied

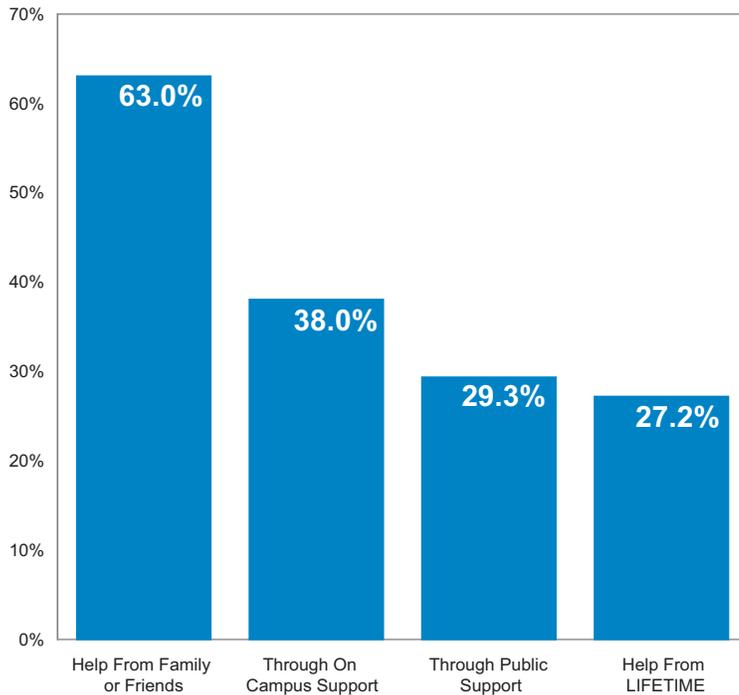
“You know, living on the fringes of society with children is not the American way, and it’s not the American dream, it’s the American nightmare, and I don’t want to be in that nightmare.”

FIGURE 3. Challenges in Pursuing Education
“Once in School, What Were Your Biggest Challenges?”



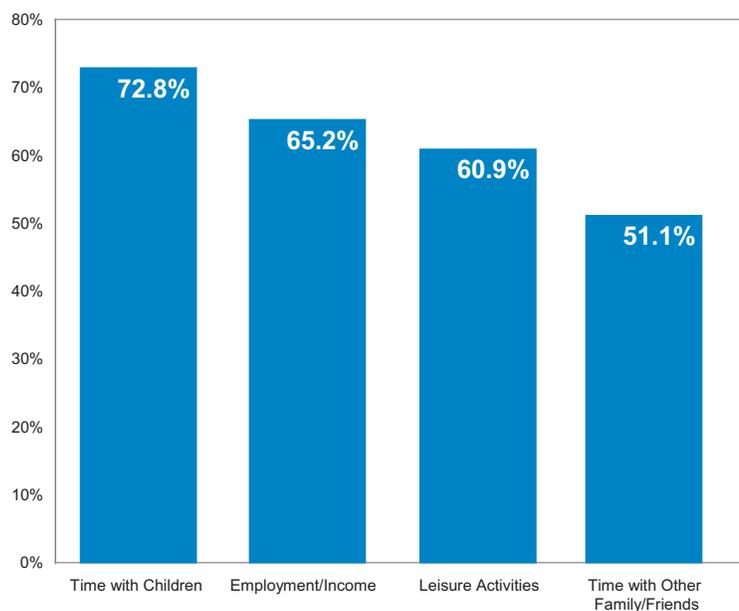
Note: Findings shown are the most commonly selected responses of a longer list of possible responses.
Source: IWPR survey of current and former CalWORKS participants

FIGURE 4. Overcoming Challenges
“How Will/Did You Overcome Your Challenges?”



Source: IWPR survey of current and former CalWORKS participants

FIGURE 5. Participant Sacrifices
“What Sacrifices Did You Make to Pursue Higher Education?”



Source: IWPR survey of current and former CalWORKS participants

on family and friends to help overcome this admittedly difficult situation.

According to one college administrator, familial support is critical to college success, particularly for this specific segment of the student population. She states:

“My experience is people who do not have any family in the area struggle more. When it comes to child care concerns and being able to have someone watch the kids while they run to work or run to school or run to the store, families and extended families really take up a lot of the slack, so if a student doesn’t have that...their chance of survival within the educational system becomes limited ‘cause they can’t make it to class.”

Another administrator discussed the challenge of fulfilling the multiple roles of the CalWORKS student-parent, and how those obligations made time-management problematic at best.

“...They have three huge jobs. One is parenting, the other is working, and the third is education. So that’s three full-time jobs that they are responsible for. And on top of that, they have to have a life. So, going into this, the first thing is, these students, and most of them are women, have a huge demand on their time. ...And they don’t get their little bit of money unless they run through all the hoops that the welfare office gives them. Now, most of us, you know, you go to a job and you get paid. They have to go to a job, but they also have to do this other work that’s required...of the social service agency.”

MAKING SACRIFICES

The reality of having to balance CalWORKS requirements along with the responsibilities of parenthood and college life is no easy task. Continuing to muddle through a life of poverty and often times having to overcome learning disabilities, or merely adjusting to the demands of student life when previous schooling may have occurred years ago, however makes the pursuit of a college degree not only a challenge, but replete with stories of personal sacrifice.

Roughly 95 percent of those surveyed indicated having made sacrifices to pursue higher education. As Figure 5 illustrates, the most often cited sacrifice was time with children (72.8 percent); followed by employment/income (65.2 percent); and leisure activities (60.9 percent).

Although sacrifices were cited, more than 9 in 10 of those surveyed indicated that they believed education is worth the sacrifice. Many participants discussed anticipating the payoff of a better life for their children.

“It has been worthwhile because I know in the long run I can have a better career for my children, but the 32-hour requirement has made it a heartbreaking struggle because I would have rather spent the majority of that time with my kids.”

“It has been worthwhile because I know that the sacrifices I make now will eventually lead to a better and brighter future for me and my son.”

“My education is worthwhile because when I am done, I will be able to support my family, buy a house of my own, and be self sufficient.”

“I believe it has been worthwhile because my children see that education is important...”

“It’s been worthwhile because I know that when I complete my goals, I’ll be able to provide a better life for my whole family and have a much greater self esteem that will make me an even better role model for my children.”

“I know that my situation is only [temporary]. I hate being on welfare and I will sacrifice anything for a degree and a great paying job with benefits.”

“I just fell in love with education and realized that, you know, this is something that I need to do...I’ve been poor for so many years, and in poverty for so many years, that you know, making the sacrifice instead of getting a job and sacrificing for a few more years isn’t going to be different if I’m going to be able to take care of my children and be self supportive and self sufficient, truly self sufficient, not you know, the idea of just getting off welfare, but...having to depend on child[care] subsidies, housing subsidies...you know, that I don’t have to go to the food bank...twice a month...those kinds of things. That’s truly self-sufficient, you know, not just getting me off of welfare and then sending the money to another program to help me.

“ I hate being on welfare and I will sacrifice anything for a degree and a great paying job with benefits.”

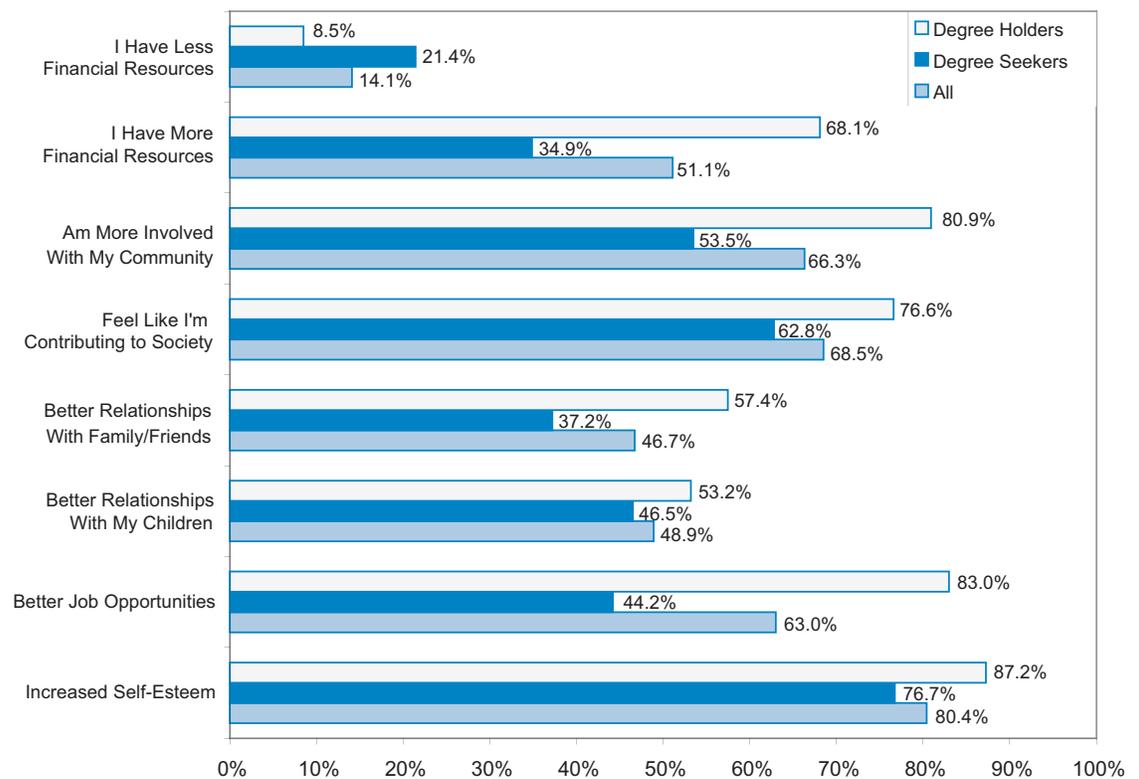


Findings: The Rewards of a Degree for Women, Their Children, and Their Communities

Despite experiencing sacrifice, nearly all (94.6 percent) survey participants indicated that the educational experience had changed their lives, and the large majority reported that the changes were positive. The most often-cited changes, as displayed in Figure 6, were in the areas of increased self-esteem (80.4 percent), followed by the feeling of contributing to society (68.5 percent), being more involved with the community (66.3 percent), and experiencing better job opportunities (63.0 percent).

Although both degree-holders and those still working toward their degrees overwhelmingly indicated that the educational experience had changed their lives (97.9 percent vs. 93.0 percent respectively), those who had completed a post-secondary degree experienced many more positive changes across several key aspects of life.⁶ As Figure 6 illustrates, degree-holders were more likely to indicate that their personal relationships had improved with family and friends (57.4 percent vs. 37.2 percent) since enrolling in higher education. Degree-holders were also more likely to indicate that they now felt like they were contributing to society (76.6 percent vs. 62.8 percent) and were more likely to report increased self-esteem (87.2 percent vs. 76.7 percent) and greater community involvement (80.9 percent vs. 53.5 percent).

FIGURE 6. Life Changes
“How Has Your Life Changed?”



Note: Findings shown are the most commonly provided and in one case (“I Have Less Financial Resources”), the least commonly selected response of a longer list of possible responses. The response that addresses study participants’ level of community involvement originates from a separate question on the survey (to view the survey, see the Appendix).

Source: IWPR survey of current and former CalWORKS participants.

⁶ We compare results for degree-holders and degree-seekers in several sections of this report. These two samples included 47 student-parents holding a post-secondary degree and 43 student-parents not yet holding a post-secondary degree (2 participants did not respond to this question).

“
“ I'm worth the investment...”

FINANCIAL REWARDS

Degree-holders in our sample reaped the biggest financial rewards as well. Those who had completed a degree were much more likely to indicate that they now had better job opportunities (83.0 percent vs. 44.2 percent), and had more financial resources (68.1 percent vs. 34.9 percent) than those still pursuing higher education (see Figure 6). In fact, the earnings of degree-holders out-paced that of degree-seekers substantially. Degree-holders' median hourly earnings were \$13.14 per hour as compared to only \$7.50 for the typical respondent still working toward degree completion. Degree-holders, then, experienced a significant earnings premium associated with their educational attainment by earning roughly 75 percent more per hour than their degree-seeker counterpart.

One survey participant briefly described how her financial well-being had changed since completing her degree:

“Before taking the classes, my hourly wage (I worked at an elementary school) was \$8.75/hr. I now make \$18.00/hr in a position as an office manager.”

BROADENING HORIZONS

While improved financial well-being has afforded many a more enjoyable lifestyle, on a broader scale, others emphasized how higher education opened up a whole new world:

“Education has opened so many doors and so many perspectives and also allowed me to see the world in a whole new light...You learn a lot about politics, a lot about organizing, a lot about global issues, world issues. You see things on a much...broader scale to realize, wow, there's a hell of a lot more people out there than just me that are really having a hell of a time making it through this life without children. And education has enabled me the ability to speak in the way that I speak today, to have the courage to get up and say, 'Enough's enough! Something's gotta give. And I'm here to let you know how I live.' And education, this is like the cherry on the icing, because it allows you to articulate and bring forth not only your inner abilities that you had absolutely no idea at the time some years ago, when you were sitting in those plastic, ugly, smelly chairs at the welfare office, waiting for your little \$306 check, you know, for the month, and you're supposed to take care of two or three kids on in the richest state in the nation—most expensive cost of living. You really look at the big picture and you say, 'I'm worth the investment...’”

“
“ You know, I really like the person that I've turned into being because of education. I'm not going to be nobody's punching bag no more. I'm not going to be nobody's floor anymore.”

“I dropped out of high school at the age of 15 on the recommendation of a counselor that I was wasting my time, I should just get a job. Yeah, the high school counselor. So my vision of my future was not beyond working in the service sector...I didn't believe I had the opportunity, I never thought that something like [college] was for me. I thought that was for rich kids. I thought that was for people that already had, not for those, like me, that didn't have to begin with. I didn't know I had a right to an education, and that included a high school education...The vision that has come to me since I started college in the past year and a half...[has] opened my eyes to so much more in the world.”

“...Before college...I was a drug addict. I didn’t graduate high school. I was homeless. I had this little baby, and I was in a domestic violence [situation]. Everything was terrible, you know, and now...it’s completely changed...I have this whole world before me...I can do whatever I want. I’m at San Francisco State, I never dreamed of anything like that...I’m just going to keep on going and get my masters or my Ph.D. in Social Work and, you know, one day, go in there and change the system...”

“Education is the tool that enabled me to break many vicious cycles like abuse, addiction, poverty...all the things that come with being in an urban area.”

MASTERY AND EMPOWERMENT

A number of the study participants described how education helped them leave destructive habits and relationships behind and gave them a sense of their own personal power:

“You know, I really like the person that I’ve turned into being because of education. I’m not going to be nobody’s punching bag no more. I’m not going to be nobody’s floor anymore.”

“Education empowers. The material you learn in school is nothing compared to the self knowledge you gain. Knowledge is definitely power! Self-confidence, self-discipline is power! Education is the one sure guarantee that you will never have to need social services again! I hated my workers so much, and now I am so far away from that, it’s like an old, bad dream. Educate yourself away from those people who try to keep you down. Also, being Phi Beta Kappa, Summa Cum Laude, and getting the Humanities Student Award has made me feel proud. I never felt pride, only shame about everything I did before. Feeling pride is a great feeling.”

“My education is priceless. No one can take it away from me and it empowers me to succeed in life.”

Several college administrators described watching the inner transformations of students, and have found witnessing this transition to be especially fulfilling:

“...that’s been one of the most rewarding things about my career in education is seeing these students come in and in many cases, they lack the self-esteem, they lack the self-confidence, they lack the skills, and in two, three years, these people are, some of them, salutatorian, the valedictorian...it’s an amazing transformation, and that’s possible through a real caring staff that really is there for the moral support and...creating a supportive environment, that’s half the battle...the other half of the battle is of course giving them the wherewithal, you know, to follow that dream, and it takes them to a state college or a university...but it is amazing, and it’s been wonderful...to see people just bloom.

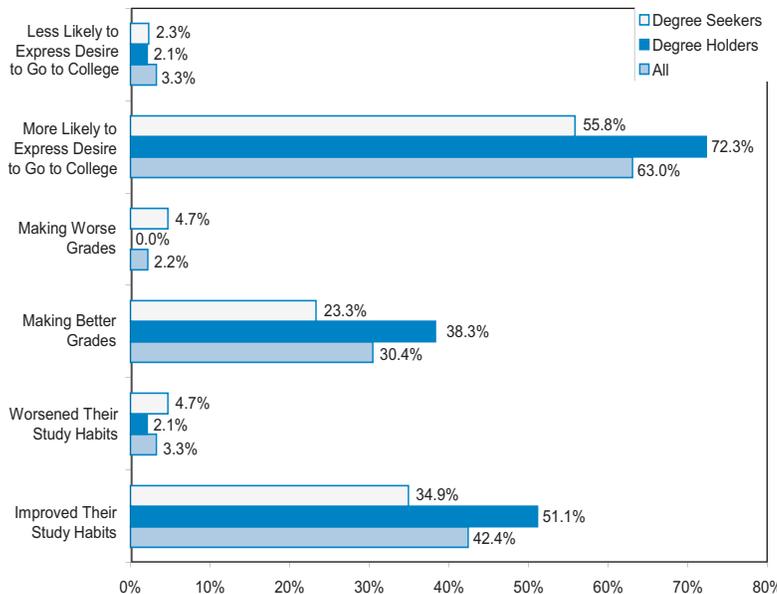
“I have seen this in so many cases, where women with the biggest barriers—they have drug and alcohol problems or domestic violence—but once they get clear, something clicks in them and they have a tremendous source of strength that they tap from...they have a faith in themselves, in their...whatever their faith is in, they have that faith that they can do it, and that they can be successful. And they don’t even entertain the idea

“ These students come in and in many cases, they lack the self-esteem, they lack the self confidence, they lack the skills, and in two, three years, these people are, some of them, salutatorian, the valedictorian... it’s an amazing transformation.”

“ ...being Phi Beta Kappa, Summa Cum Laude, and getting the Humanities Award has made me feel proud. I never felt pride, only shame about everything I did before. Feeling pride is a great feeling.”

FIGURE 7. Impact on Children

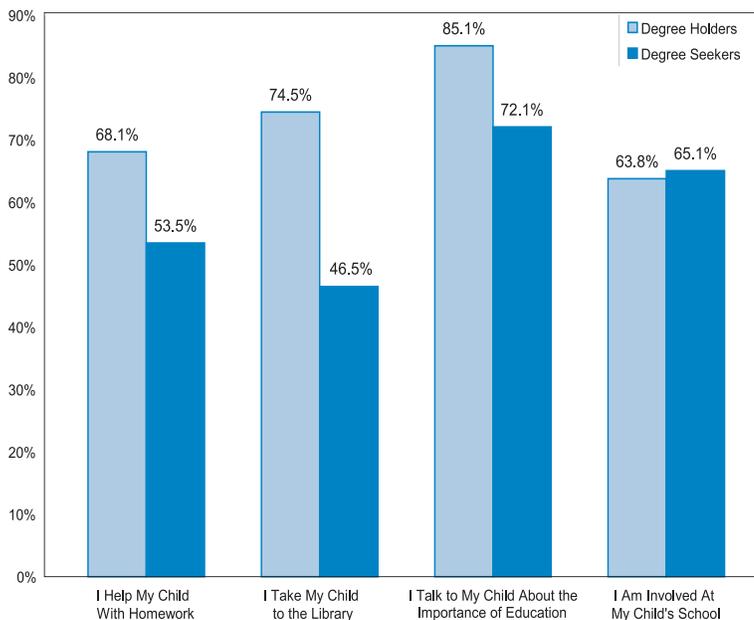
"In What Ways Have Your Children's Educational Experiences Changed?"



Source: IWPR survey of current and former CalWORKS participants

FIGURE 8. Parental Involvement

"In What Ways Do You Help Enhance Your Child's Educational Development?"



Source: IWPR survey of current and former CalWORKS participants

of not making it. And I've noticed also that these are the students, they are—how can I say this?—it seems simple, but they are sweet, they are good. They are kind. And they seem to take this sense of kindness, not only...do they get along with their co-workers, but they get along with themselves. They can forgive themselves. They can forgive themselves as well as anyone else. And that takes a major blockage out of their way. They don't let people get in their way. They don't hold grudges. They just move right along. And then they do the same for themselves when they have a problem, or make a mistake, they don't beat themselves up over it. They say, 'Okay, I'm going to be better'. And they just don't entertain the idea that they are going to fail, or that they are not going to make it. And sometimes it's for their kids, but you know, it's usually that they have just made a decision that they are going to succeed. And...it's easier to help someone that you see this in, you think 'Oh man, this person is wonderful and they are going to make it. And everyone is different; this quality appears in all different kinds of people—older women with children, young women—'cause we have women of all ages. It's just a very interesting phenomenon and I think it has to do with spirit. I mean, what else can it be? A person's spirit, when it has been tested, sometimes it really—it just blooms.'"

BENEFITS TO CHILDREN

The personal growth and sense of self-empowerment garnered through the educational process is clearly palpable in the lives of the student-parents included in this study. Their lives, however, are not the only ones affected by exposure to higher education. Roughly 8 in 10 indicated that their children's educational experience had changed since their enrollment in higher education. Nearly two-thirds (63.0 percent) indicated that their children are now more likely to express a desire to go to college; 42.4 percent said their children had improved study habits, and almost a third (30.4 percent) indicated that their children are making better grades (see Figure 7).

As Figure 8 illustrates, the children of degree-holders particularly benefited from the education gained by their parent. Degree-holders were more likely

than degree-seekers to be involved in their children’s educational pursuits by doing things like helping them with their homework (68.1 percent vs. 53.5 percent), taking them to the library (74.5 percent vs. 46.5 percent), and talking to them about the importance of education (85.1 percent vs. 72.1 percent; see Figure 8). In addition, they were more likely to indicate that their children’s educational experience had been impacted by their exposure to higher education (87.2 percent vs. 67.4 percent). Perhaps as a result of these differences, degree-holders were much more likely to indicate that their children now expressed a desire to go to college (72.3 percent vs. 55.8 percent; see Figure 7).

Although degree-seekers and degree-holders were about equally likely to be involved in their children’s schools, degree-seekers seemed to have more difficulty balancing all of their responsibilities. Degree-seekers were more likely than degree-holders to indicate that their lives are now more stressful (32.6 percent vs. 14.9 percent). One third (32.6 percent) also indicated that they now have less time to spend with their children. Despite these challenges, degree-seekers overwhelmingly asserted that their educational experiences were worth their current personal sacrifices (90.7 percent).

The overall positive effects on children are perhaps not surprising, particularly given that about 9 in 10 respondents indicated that they now feel better equipped to help their children achieve educational goals. One mother describes how she tailored her educational experience in a way that allowed her to support her child’s education as well:

“I took classes similar to what my child (12-14 year old) had at school and we studied together—example: History of California, pre-Algebra, Algebra”

Most, however, described how their successes have ultimately expanded their children’s horizons:

“...when I was going through school here at the college, we became homeless for nine months and we really thought things were down and out for us, but I kept struggling in school to keep up my 4.0 GPA and I mean I was struggling hard with trying to find a home for us and so forth. When I started winning some scholarships my daughter saw that it actually paid to do good in school. She totally did a u-turn. By the time she was in sixth grade, she was one of the top students in her class, went on to junior and just excelled. When she left junior high, that summer of graduating from junior high going into high school, she started taking college classes. She did high school and college together. When she graduated from high school she got her AA degree in engineering here at the city college. She got her degree in her hand before she actually received her high school diploma in her hand the following week. She’s now at Long Beach State and she’s just zooming right along in school...”

“My son is six years old. He’s aware that I go to college and he says he wants to go to college...[I] wake up in the morning and say, you get ready for school, I’m getting ready for school. Then when I started working, it was like, you know, ‘now your work is school’ and mommy has a good job [since] she went to college. So, you know...hearing college come [out] of his mouth...made me feel real good, like I’m planting a seed at a young age.”

“...They see me going to school. They see the importance and the value of school. They see me working, I mean, to the point of exhaustion, just going laying down and passing out. But with my son having so many difficulties in school, he’s 12, he’s going to be 13

“ A person’s spirit, when it has been tested, sometimes it really—it just blooms.”

“ My son is six years old. He’s aware that I go to college and he says he wants to go to college.”

“ **The most significant thing for me is my children. It's breaking the cycle.**”

also, I think it sets a really good example for him because if I wasn't doing these things knowing that I had dropped out of school and just went out and got a job and was working, he wouldn't have realized the value of continuing my education and the importance of him continuing and doing well in school. He would just say, 'Oh well, I'm in the eighth grade. I only gotta go another year like you mom,' and go get a job. And that's not it. He needs to finish school. You know, and he needs to go beyond where I go.”

“The most significant thing for me is my children. It's breaking the cycle. I don't want to see them repeat the negative patterns that have been cast upon them by...the environment, and I see them in bigger and brighter things. I want to be able to show them a better way of life than what we were accustomed to, what I was accustomed to as a child...The most significant thing is my kids and seeing future generations move in this direction rather than the direction of oppression and poverty, and being stuck in that one negative place.”

Others describe how their improved economic well-being has trickled down to their entire family.

“My sacrifice to attend school was extremely worthwhile. I have since graduated and have been gainfully employed for almost four years. My income has grown dramatically and my family is benefiting from the finances that we share.”

“...Now I'm in a position to where I can spend more time with my kids, plan my financial future, take vacations, not having to live paycheck to paycheck...”

“I started out with a toddler in a crappy tiny studio. Now I am working on an MA, rent a beautiful house with a yard, garage, have a dog, can pay for my son's sports activities, work, and go to school. It's tiring, but I have attainable goals”

One administrator shares his perspective on the impact of higher education on the children of students at his institution. He states:

“...In some cases, you know, I've seen people having problems with teenage children and then the kids see them studying and they see that they have something that's important and it seems to rub off. We've seen cases where children's behavioral issues in school have turned around. You know, it's an attitudinal thing that there's a positive attitude now; there's a future, there's something to look forward to rather than being in a household where nothing's going on—nothing's happening. You know the life of a single parent trying to raise a child in today's society that is bombarded by materialism; and the types of things that kids today—drugs—you know, to have somebody in the family that's supportive, that's working hard, that's trying to dig themselves out of this thing is very essential in helping the children succeed.”

While most indicated a positive impact on the lives of their children, a few described the high price of losing quality time with their children.

“(It's been) more problematic since I am away from them so much. (They) get in trouble to get my attention.”

“(He's) upset when I have to go to school and he strives for attention when I get home.”

The pressures of balancing the competing demands on one's time cause some parents to feel guilty about the lack of time with their children. As one mother describes:

"Since I am quite stressed during semesters it is hard for me to be calm. My son is a good, smart child and I feel that I am unfair at times because of my stress-level."

Despite the loss of family time, the overwhelming majority of participants emphasized the expanded life chances now afforded them, as compared to the limited opportunities available before.

"I remember looking in the mirror and thinking, I'm going to be pushing a shopping cart. What am I going to do? I couldn't pay for child care. So as a result of going to school, I'm not pushing a shopping cart. And I, in terms of the overall impact, it's changed my son's future because nobody in my family had ever gone to college. I'm from the white working class and everybody got a job. But now you can't do that in this day and age, and I'm the first person to face that. And then my son has to face a situation where, you know, he's not going to have the world where you can get a high school diploma and get a job. And he has an example to go to school. And so overall, to change his entire future, to change my future...I'm almost done with my Ph.D. and I started a non-profit. I filed the paperwork a month and a half ago to take other kids and turn their lives around."

"Out of all of my friends and most of my family, I'm the only one who's been to college. And like my children's father, he's been incarcerated...you know, just him seeing me go to college...it opened his eyes to something he never even thought about, you know? And a lot of my friends too, like they never considered it...they didn't understand it at first. They used to make fun of me for going to college, like it was a waste of time, but now they see that I'm reaping the benefits, I'm not out there slaving for a little bit of nothing. So I'm doing better now, and I'm showing them."

STORIES OF CAREER SUCCESS

The college administrators we spoke with shared inspiring stories of welfare participants' career successes and the reverberations of that success on others.

"We now have a student who is working for a women's shelter as a counselor. She's just doing a phenomenal job...She was one of our work-study students who started out with the (shelter), a shelter for homeless women and she started just doing a little office work. Her major was drug and alcohol counseling and she's now their number one counselor. She's doing great."

"...one student...got hired by a toy company, an Italian toy company, her major was Italian and I don't know how she snuck that by welfare, but boy, she did...She's now working for an international toy company. She is just awesome...they just moved her to New York, her and her son. They paid for her place to live over there...When I first met her, she was going through the depression and struggling and hard times and now she's just so inspiring. She has made a few phone calls to some of the students who I know who were in her situation. And she made personal calls for me, and with the permission of the students, and she inspired them. I mean, hearing her now, and just knowing that she's zooming."

“ [My friends] used to make fun of me for going to college, like it was a waste of time, but now they see that I'm reaping the benefits, I'm not out there slaving for a little bit of nothing.”

“ It changed my son's future because nobody in my family had ever gone to college.”

“She initially started in CalWORKs activity in our community learning center, which is a noncredit activity, went through some of the prerequisite classes that were offered over there...has been very successful in them, and was recently hired by our financial aid office as a regular employee, had demonstrated that kind of change. She comes from—I think she has six children—some of her children were involved in some other-than-appropriate activities. She’s been able to access resources and begin to make some serious changes in the way her family views not only her, but their own circumstances. And that is a real positive picture.”

“I can give you an example of a student we have been working with for the last four years who is graduating from (college) at the end of this semester with an AS degree in registered nursing and an associate’s degree in liberal arts. She has been a single mom for ten years, she comes from a background of domestic violence, she has four young sons that she has home-schooled and she has won a number of scholarships, she has made it. She’s an inspiration. She came to us just barely able to hold her head up, had never been to school before, again, that kind of example of that person who’s been beaten down all of her life, not a lot of resources, she struggled with chemical dependency issues...herself. Talk about a transformation, she’s gonna be a registered nurse!”

“One young woman was just trying to keep her son...when we first saw her, her boy was about a year old. And she had a lot of problems—family problems, all kinds of problems, and was really on the edge. And her whole life goal was that they not take her son away...and she started in taking classes and working...I actually got her a job here, and she turned out to be extremely capable. And she organized students to write letters to the Governor; she really got involved, because she was getting clerical training and she was in an academic environment...and she completely—really—picked herself up. She wants to be a lawyer. That is her career goal, and she’s keeping her son. She’s been a very good mother...Her caseworker has worked very closely with her college CalWORKS program, and her college CalWORKS [program] happens to have one of the best counselors, who herself, was a welfare recipient, and who is now a master’s degree level college counselor. I mean, the success stories are everywhere...and this is true even in the city of Los Angeles. One of the managers there is a former welfare recipient and she put a whole cohort of CalWORKS students through a training there. She’s fantastic. So you know, the success stories are part of the structure of this whole organization, this CalWORKS; they’re in the woodwork, they’re in the walls as well as the participants.”

BECOMING COMMUNITY LEADERS AND ROLE MODELS

As evidenced by the experiences of those who have completed this journey, the pay-offs are immense—greater job opportunities, greater financial resources, better personal relationships, and better educational outcomes and ambitions from their children. Payoffs though, are not limited to these specific families, but instead ultimately spill out to their larger communities. Nearly two-thirds (63.8 percent) of the degree-holders surveyed in our sample ultimately stayed in their communities after having completed their degrees; and four out of five (80.9 percent) indicated that they increased their level of community involvement after having been exposed to higher education. Given this finding,

it becomes clear that the benefits associated with higher education impact not only individuals but also broader communities, and potentially serve as a force for intergenerational change by expanding the promise of a college education to a generation that might have otherwise gone without.

Many student-parents become leaders and role models in their schools and communities. One administrator discussed how these students not only achieved personal success, but in the process, often served as role models for other students, including the more “traditional” student population. He stated:

“...Here you have a student that...is a single student, has no responsibilities other than for themselves and you know, and here’s the top student in the class, a single mom or a single dad. They’re serious, they’re on time, they’re there for a reason and more than that, a lot of these students have become student leaders on campus. And you know we’ve had single parents, CalWORKS students, that have become student trustees to our Board of Trustees, you know, have been recognized for their hard work in the community...I think for the most part, these students are known to instructors to be hard working, to be dedicated, and you know, they’re welcome on these campuses for sure.”

“We have an instructor who came to [this college] as a CalWORKS recipient, who finished her education here, finished her bachelor’s degree and because of her education and training is now teaching in our computer information systems department. So, she shares her story with students. She has become an effective role model for currently enrolled CalWORKS students. I can say hey, you now, you might want to take a class in this area. If you want to take a class in this area, why not take a class from such and such because she kind of knows what you’re talking about, where you’ve been...”

The mothers below describe how their education provided them with the tools needed to fight for their own rights, and then for the rights of others:

“My son started school getting suspended every week for hyperactivity...and this went on for years, and he missed a lot of school...he turned into a little mean kid and he started [out] a really nice kid. As a result of going to school, especially in grad school, I was able to say, ‘Okay, there’s something wrong here. This kid was one person, now he’s another.’ And my heart was broken...but ...somebody [gave] me this big, fat, law book. And within like three months of playing political hardball with the school district...I told them point blank, it is going to be more expensive for you to take me to due process than it would be for you to put him in private school right now because once the state—and after I’d read the codes, I’d realized this—looks at what you’ve done to this kid since kindergarten, I’m going to sue for damages...do the math. And within a week, I had my son in private school. Now my son was in private school for three years where they taught him to behave without drugs. He’s back in the regular school program now...and I got him tutoring as a result of this and I’ve done this for seven other people and turned my friend into an advocate...and my kid is learning to read. He’s actually closing the gap between where he should be and where he is, rather than just staying constantly behind...”

“...It had been one of the saddest times in life when we stood in the airport and her dad walked off and didn’t even look back. And you know, that kind of stuff you kind of live

“ We have an instructor who came to [this college] as a CalWORKS recipient, who finished her education here, finished her bachelor’s degree and because of her education and training, is now teaching in our computer information systems department.”

with, and you kind of deal with, and you have to go on with life. And little did I know a year later after I saw him leave out of the turnstile that I would be living in a homeless situation with [her daughter]. This experience has turned her into one of the most strongest child advocates that you will ever know today. She has been flown to Washington, DC, this last summer, and spoke as one of the nine children that was chosen to speak for nine million low-income poor children in the United States for the school lunch and free...lunch program and breakfast program, to speak to Congress and the Senate. And she also did a few TV shows. She's doing National Geographic Kid's magazine this summer..."

For these participants and their families, education has quite literally been a life-changing experience. Participants have reported improved financial well-being along with a greater sense of self-worth and a feeling of empowerment that has, for some, inspired activism to create broader change. Perhaps most striking has been the domino effect exemplified here. The benefits of the educational experience did not stop at the individual sitting in the classroom. Instead it spread to their children, their friends, and acquaintances who now see a living, breathing example of someone working towards or receiving a college degree. Where such examples are few, seeing someone like you achieve makes education that much more desirable, obtainable and realistic. Through direct activism or through sharing knowledge with others about how to advocate on behalf of issues of importance to them, educated women build informal networks and expand their communities' capacity to bring change and engage with political institutions.

Findings: Calls for Policy Change

In the course of their struggles to obtain education, many student-parents developed strong opinions on the need for policy change. The majority of survey respondents indicated a belief that both study time and classroom time should be counted as work (79.3 percent). In addition, 3 in 4 respondents cited the need for more information on which educational tracks lead to high-wage jobs (75.0 percent) and nearly as many expressed a desire for greater caseworker support (72.8 percent). Most often cited, however, was the desire for more time, as 90.2 percent of respondents agreed that more time should be allowed for degree completion.

Students were not the only ones who recognized the need to allow CalWORKS students more time to complete their education. College administrators repeatedly pointed to this issue as an area of needed policy change.

“I think first of all that the timeline that they’re given, they’re almost required to immediately register in courses that are degree applicable to get them into employment. So in the slot of time they’re given, there isn’t enough time for them to do the remedial work and then prep for the actual transition...and I’m not sure that requiring the full load is really helping them, because what I saw is a pattern of withdrawal, so I think that the responsibility for their family, and then trying to abide by the system and its requirements is conflicting and it’s not really helpful to them. So I think maybe that we’re just setting them up for another experience in failure.”

“That’s the number one problem. They come in with a time limit of 18 months and there aren’t a whole lot of programs that you can put a CalWORKS student in and have them come out in 18 months successfully, because lots of times they need to develop their reading and their math skills and so really you’re not doing (them) justice because you’re trying to get them through some classes and they’re not ready yet, just in basic literacy, to be able to succeed in those classes because they don’t have those skills...I mean one can do it, but the reality was that these students weren’t able to read and write at a satisfactory level. You know, that wasn’t helping the student.”

“Do away with some of the time limit pieces in regards to how long they can actually go through education. When I look at a CalWORKS student in terms of their probability to be returned to the system, why you have such a short period of time to complete an educational activity, the likelihood of them getting a job that has a career path is slim to none...A lot of the individuals we’ve been working with right now, need that time, if for nothing else, because of the need for remediation. Some of them have dropped out of school, some had a very poor high school education to begin with, and their basic skills are very low...not to mention the fact that a lot of them have learning disabilities that were never identified, and we just need more time to work them through the system. And the time limit for CalWORKS in this county is 12-18 months, and they have to move on. Well, continuous or life-long learning is something we work on here, so a lot of them do maintain their education along with their work. But some of them are just not in that position where they can finish something in 18 months.”

“Most students when they come in are lacking basic skills and so they expect them to come in and jump into a 12 or 18 month certificate program, however, a lot...of the coursework is college level coursework...and the students aren't prepared, but they insist that they—quote—‘do it quickly’”.

“Some people aren't ready. They step in the door to welfare today and they're not ready to come to school yet...18 months is not long enough to get a degree. It's not long enough to make some decent accomplishments so that the individual feels really good about themselves...the 18 months is crammed down their throat.”

“...they're almost required to immediately register in courses that are degree applicable to get them into employment. So in the slot of time they're given, there isn't enough time for them to do the remedial work and then prep for the actual transition...The communication between...both institutions needs to be stronger so there's an understanding of how the educational plan works and how (remediation) works, how remedial instruction will help in terms of retention and get them to the job market which is the goal for the social welfare system...I'm not sure that requiring the full load is really helping them, because again, what I saw is a pattern of withdrawal...so I think maybe we're just setting them up for another experience in failure.”

“ I have three small children that could possibly end up on welfare if I don't pull myself up and get a degree and pay for their education, and set an example.”

“...I think there should be an extension of time for education and that the philosophy Work First should be moderated or the compass needle should be turned a little more toward the education side, because education works. And it's education that works and enables people to become really productive citizens. And I think the payback, economically, is much greater when you start out with education. And I'm not talking about a four-year degree, but just training, to get above that minimum wage and to get into a field that has a career path. So if the law could include education and training as part of the work requirement, that's what we would like to see. That the work requirement not be limited to paying work, but be inclusive, to include education and training, the whole 32 hours. That would be ideal.”

One participant described the costs of allowing more time for degree completion as an investment that pays long-term dividends, particularly in terms of halting intergenerational bouts of poverty.

“My mother went on welfare when I was around nine years of age and we remained on welfare until I left the home and she never had her degree...I have three small children that could possibly end up on welfare if I don't pull myself up and get a degree and pay for their education and set an example. So that's going to cost them much more money than sending me to school for the full five years.”

“As long as you're doing what you're suppose to be doing, then your time shouldn't count and I think that would give you the flexibility to finish your education, whatever that is. You wouldn't have to worry and your welfare would be preserved for the time that you truly need it, when maybe, you know, the economy is really bad, even though you have your education, and you just can't find a job...”

One administrator described how time limits constrain the ability of CalWORKs students to obtain their best occupational “fit,” and as a result, they run the risk of failing to maximize the educational opportunity afforded them.

I think it's so important that people be able to do what is more or less in—that speaks to what they like. I don't mean to oversimplify it, but work is life, you know? And these mothers have a tremendous effect on their children's lives when they're not happy. And if they're in [a] job that's right for their personality type for whatever they like, whether its indoor, outdoor...with people, not with a lot of people, doing detail clerical work, or doing manual work or whatever. I mean, some of them are going to be electrical technicians, and they love it. And some of them are in construction, and they love that too. And then some of them are going into the more intellectual jobs, such as the clerical and office administration. But it really depends on who they are; so our responsibility—we realize this is a huge responsibility—is to just set them in the right direction because of that time limit, 'cause they don't have the luxury of doing what a lot of us can do and say, 'well, this career wasn't so great, let me try something else.' You know? [The time-limit] does result in people not getting into the right field. If everything is not in order, if everything doesn't line up, and they make a mistake, or their case manager doesn't understand who they are, you know, there are so many factors here, so many variables that must be in place.”

Aside from the need to expand time for degree completion, one administrator described the need to address the needs of limited-English proficiency students, and in the process, described a local program that has been successful in educating and training this particular population.

“There needs to be a mandate for limited-English proficient students to be given English immersion. We are finding that we have a lot of limited-English CalWORKS participants, and we've hit upon a formula that seems to work. And the county has been our partner, because they are funding it. It's an English immersion with vocational content program. And it requires partnering with a business or an employer, so each program is specified to a certain career area... It's an immersion program, like Berlitz, where, for six hours per day, they zoned into this environment that's only English—and it's just not only English, but it's English with their job in mind, so that's the vocabulary... And these programs...Limited-English Proficient Programs...are enabling the student to be functional in English in...12 month programs, one of them is 18 months, but... they become functional and they're hired at the end of the program.”

Others called for an overall shift in policy perspectives, with the goal of promoting the idea of perceiving education as an investment in true self-sufficiency.

“...The system itself across California needs to take one step back and take a look at what they're trying to accomplish. Are they actually trying to accomplish self-sufficiency, or are they just trying to settle the case number records? You know, if they're just going for the data, then be honest about it, tell the public that. You know, we're just after our data. But if they're trying to complete self-sufficiency, then they need to take that step back and take a look at...what they're doing...Why are we punishing moms or parents that are trying to get education to become self-sufficient? I mean, what is self-sufficiency to them? Is it just getting off welfare, or is it actually getting them education where they can actually earn a decent wage to get back on their feet? What is it?”

“I think procedurally what needs to be changed is a realistic expectation of what the job market is, and what it takes to be self-sufficient needs to be the bottom line for any re-

“ Are they actually trying to accomplish self-sufficiency or are they just trying to settle the case number records? You know, if they're just going for the data, then be honest about it, tell the public that.”

form...And also, meaningful reform would have an avenue for achieving self-sufficiency that begins with a certain amount of training in realistic occupations that pay enough for somebody to raise their kids by themselves. Also, another basis for a realistic reform would be something that accounts for the type of men that are out there, and the impact of a man upon a single parent family that may or may not be the child's father. And that sometimes these men actually cause more of the problems. In fact, if it was a researched-based reform, it would have to acknowledge some of the recent studies that are being published since about 2001 that showed that low-income men actually make it harder for single parents to raise their kids...so the meaningful reform would have to be then wrapped around a single woman's ability to raise those kids with a realistic expectation that some amount of state subsidy is...going to have to exist for individuals as well as for the corporations and businesses in order to have a minimum standard of living in the United States. And the practical implementation of that would have to come with job training and also education..."

"I come from it from sort of a cash register mentality. Let's increase tax revenues and let's get people into good jobs."

Another administrator discussed the broader implications of the educational investment when he said:

"...it's like you're gonna pay one way or another. I prefer the idea of paying up front, providing educational opportunities, moral support, all that it takes to help somebody reach their objectives rather than paying now thirty, forty thousand dollars a year to keep people in institutions...and I'm talking about drug crimes...we have a lot of students that come out of that kind of environment and find education, find a support system, find self-worth, and become good citizens as a result of it. And I mean that's basically what we're doing here is creating good citizens...I think we're at a point now where we should be thinking about...single parents as valuable resources. Because you know, we're not only dealing with them, we're also dealing with their children. And if we want to deter their children from crime...then you know, we gotta take that into consideration for the parents."

The comments of both student-parents and administrators recognize the potential of post-secondary education not only as a bridge from welfare to work, but as the foundation for true self-sufficiency for today's families and for generations to come. They perceive the educational experience as a human capital investment that in the end, pays off not only for individual participants and their children, but also for the broader society. In essence, they argue that five years invested towards a college degree rather than five years of irregular, low-wage, dead-end employment creates significantly better outcomes. At the end of TANF's cash eligibility period, for most, a four-year degree would provide the means for stable, quality jobs with benefits and a lifestyle free of means-tested assistance. In contrast, continuing to struggle in low-wage work after exhausting TANF's cash grant would leave families still in need of various supports such as food stamps, housing assistance, and Medicaid to make ends meet. Ultimately, the five years will come and go no matter which route is taken; but the biggest payoff, they argue, for children, for families, and for the broader society is clearly achieved by investing those years toward obtaining a college degree.

“ You're gonna pay one way or another. I prefer the idea of paying up front, providing educational opportunities, moral support, all that it takes to help somebody reach their objectives.”

Conclusion and Policy Recommendations

The success stories all reveal a common thread of transformation. Many of these ultimate “successes” initially exhibited characteristics in line with those commonly referred to as the “hard-to-serve” population. Facing challenges such as domestic violence, alcohol or drug addiction, and/or depression did not stop these student-parents from achieving and ultimately, excelling. Education then, served as a conduit to those talents and abilities that were always there, but had been latent—hidden behind years of struggle, hard times, and unfortunate circumstances. Such stories show that when given the opportunity, it is possible to achieve a promising future even for those who face the greatest challenges. The road to and through higher education is not an easy one. As this report has detailed, the journey is one filled with challenges—from fighting administrative battles in order to gain access to the college experience, to finding adequate study time, and meeting the physical and emotional needs of your children. Yet through all the struggles, on the other side, we found many compelling stories of success.

The findings from this study paint a picture of an extraordinarily resilient, determined, and hopeful population struggling through challenging circumstances in search of a better future for themselves, their families, and their communities. While this report offers only a glimpse into their lives, this glimpse is more than enough to see the strong desire to pursue educational goals and the willingness to overcome challenges and endure personal sacrifice to make those goals a reality.

This study has demonstrated that student-parents see themselves primarily as parents striving to make better lives for their children. For many, this desire led to the decision to pursue higher education. Once there however, the demands of college life proved challenging, but most saw their challenges as temporary struggles allowing them to leave poverty permanently behind.

Despite their challenging circumstances, participants noted how exposure to higher education improved their lives and expanded their children’s horizons. Most expressed a new sense of pride in their achievements and an appreciation for their heretofore untapped potential. Many achieved new levels of self-assuredness, no longer willing to put up with abusive relationships or a future relegated to low-wage work. Education opened their eyes to new possibilities, making what once seemed unobtainable, now well within reach. Children too benefited from the experience as many participants noted that their children improved their study habits, got better grades, and expressed an increased desire to go to college.

Successes documented in this report provide a glimpse into the latent potential of far too many Americans now trapped within the bounds of poverty. In the context of an increasingly competitive global economy, this nation cannot afford to squander the ability of those limited only by opportunity. To make the most of this largely untapped human capital potential, policymakers must make a concerted effort to expand access to higher education for low-income individuals. The following recommendations are based on our report’s findings:

- ✓ **Allow TANF participants access to post-secondary education for their full TANF eligibility period.** *The greatest payoffs associated with education both for individuals and for our nation come from obtaining at least a four-year degree. Allowing participants the option of investing their maximum five years of welfare receipt toward the acquisition of a bachelor's degree increases the odds of permanently escaping poverty and obtaining self-sufficiency.*
- ✓ **Allow TANF participants to count classroom time and study time as work.** *Given the benefits of degree acquisition, and the high demands of college life and parenthood, requiring paid work outside of the classroom can create barriers to degree attainment, unless that work is in the form of an internship or other experiential learning that will contribute to a degree.*
- ✓ **Eliminate the cap on access to higher education.** *Much of the perceived negativity of caseworkers reported in this study may have resulted from the real restrictions placed on the percentage of the caseload allowed access to higher education. By eliminating the 30 percent cap on the portion of the caseload that can count education and training as work, caseworkers may feel free to share information about higher education and may also exhibit more supportive behavior for those who choose to take advantage of this option.*
- ✓ **Stop the clock for college-bound TANF participants.** *Especially important for those participants not allowed the time required to complete a four-year degree, time spent receiving post-secondary education should not reduce the participant's TANF-eligibility period. Acquiring education should not mean forfeiting your safety-net in case of economic distress.*
- ✓ **Increase the real value of Pell Grant awards.** *Allowing access to education is only part of the picture. Having the opportunity to acquire education is an empty promise if one cannot afford to take advantage of it. By increasing the emphasis on needs-based awards such as Pell Grants, scarce education dollars can be focused on those who would not otherwise have the opportunity to go to college rather than those who would be college-bound with or without monetary assistance.*

Assistance limited to only five years out of a lifetime creates a very narrow window for producing substantive change. To make the most of that period is a necessity. In only five years time, there is no better investment—especially for women—than a college education. The job ladders of days gone by are virtually nonexistent in today's low-wage labor market. A low-wage dead-end job today, will be a low-wage, dead-end job tomorrow, if that job exists tomorrow at all. Beyond the rhetoric of work-first lives the reality of “living on the fringes of society with children,” as one participant so eloquently put it. For many, higher education could be the gateway to a better tomorrow. They deserve that chance.

Appendix: Survey of the Lives of Student-Parents

Section 1: Pursuing Higher Education

1. What has been your involvement with the CalWORKS/AFDC programs?
 - a. previously participated in CalWORKS or AFDC
 - b. currently participating in CalWORKS
 - c. never participated in CalWORKS or AFDC (If you have never been a CalWORKS or AFDC participant, you need not complete this survey.)

2. What factors most influenced your decision to pursue a college education? (Select all that apply)
 - a. achieve a personal goal
 - b. improve my financial situation
 - c. set an example for my child(ren)
 - d. achieve a specific career goal
 - e. delay full time employment

3. Did you go through the CalWORKS system to enroll in college, or did you enroll on your own and then notify CalWORKS?
 - a. enrolled through CalWORKS
 - b. enrolled myself and then notified CalWORKS

4. Once enrolled in college, how helpful was your caseworker in supporting your college experience?
 - a. extremely helpful
 - b. somewhat helpful
 - c. not very helpful
 - d. not at all helpful
 - e. casework was a hindrance to my college success

5. Have you participated in the group LIFETIME?
 - a. do not participate (if selected, skip to Question 8)
 - b. have attended meetings or events
 - c. received their information

6. What effect has LIFETIME had on your success at school? (check all that apply)
 - a. helped me find resources
 - b. gave me a support network
 - c. helped me learn about how to have a political voice
 - d. helped make me aware of my right to higher education
 - e. helped me prevail in a state hearing that threatened my ability to stay in school.
 - f. other (please describe below)

7. How important has LIFETIME been to your school success?
 - a. extremely important
 - b. somewhat important
 - c. not very important
 - d. not at all important

8. What was your highest level of education when you made the decision to enter college?

- a. less than a high school degree
- b. high school degree
- c. GED

9. Before enrolling in college, how many years had it been since you last attended school?

10. Once in school, what were some of your biggest challenges? (Select all that apply)

- a. understanding the material
- b. finding time to study
- c. completing my education within the allotted time limits
- d. finding childcare during my classes
- e. finding childcare during my study time
- f. fitting in with the other students
- g. balancing the CalWORKS requirements with my schoolwork
- h. balancing the CalWORKS requirements with my parental obligations
- i. finding consistent transportation back and forth to school
- j. getting help with the cost of transportation
- k. meeting financial obligations
- l. receiving financial aid
- m. dealing with my CalWORKS caseworker
- n. finding time with my children
- o. other (please describe below)

11. Are you still struggling with those challenges?

- a. yes
- b. no
- c. some, but not others

12. How (did/will) you overcome your challenges?

- a. on campus support (e.g. tutoring, mentoring, etc.)
- b. public support (e.g. through CalWORKS or other public program(s))
- c. help from family or friends
- d. help from LIFETIME
- e. other (please describe below)

13. Have you had to make any sacrifices to pursue higher education?

- a. yes
- b. no (if no, proceed to Question 17)

14. What sacrifices did you make?

- a. time with children
- b. time with other family/friends
- c. leisure activities
- d. employment/income
- e. other sacrifices (please describe below)

15. Do you believe the education you are receiving is worth the sacrifice?

- a. yes
- b. no

16. In your own words, please detail why or why not your sacrifice has been worthwhile.

17. Based on your experience, would you advise other CalWORKS participants to pursue higher education?

- a. yes
- b. no

18. Why or Why not?

19. What changes, if any, would you like to see made to the CalWORKS system in order to improve the ability of low-income parents to access and complete higher education? (select all that apply)

- a. help with the costs of childcare
- b. help with the costs of transportation
- c. help increase access to transportation
- d. allow time in classrooms and study times to count as “work”
- e. allow more time to complete education
- f. provide greater caseworker support
- g. provide more information on high-wage job options
- h. provide information on educational programs that lead to high wage jobs
- i. provide information on financial aid
- j. provide help with the cost of books
- k. other (please describe below)

20. What changes, if any, would you like to see made at your campus in order to improve the ability of low-income parents to access and complete higher education? (select all that apply)

- a. increase hours/availability of childcare
- b. help with transportation
- c. provide on-campus housing for student-parent families
- d. provide greater access to academic support services
- e. provide greater access to counseling
- f. provide more information on classes
- g. provide more information on high-wage job options
- h. provide information on educational programs that lead to high wage jobs
- i. provide more information on financial aid
- j. provide more assistance with financial aid
- k. provide help with the cost of books
- l. other (please describe below)

Section II: Life Changes

21. Has your educational experience changed your life?

- a. yes
- b. no (if no, skip to question 23)

22. How has your life changed? (select all that apply)

- a. increased self esteem
- b. better job opportunities
- c. better relationships with my children
- d. better relationships with other family/friends
- e. feel like I’m contributing more to society
- f. I have more financial resources

- g. () I have less financial resources
- h. () I have less time with my children
- i. () I have less time with other family/friends
- j. () My life is more stressful
- k. () My self esteem has decreased
- l. () other (please describe below)

23. Have your children's educational experiences been impacted by your education?

- a. () yes
- b. () no (if no, skip to question 25)

24. In what ways have your children's educational experience changed?

- a. () improved study habits
- b. () worsened study habits
- c. () making better grades
- d. () making worse grades
- e. () more likely to express desire to go to college
- f. () less likely to express desire to go to college
- g. () other (please describe below)

25. Do you believe you are now better equipped to help your child achieve his/her educational goals?

- a. () yes
- b. () no

26. In what ways do you help enhance your child's educational development? (select all that apply)

- a. () I read to my child.
- b. () My child reads to me.
- c. () I help my child with homework.
- d. () I take my child to the library.
- e. () My child and I do educational things together.
- f. () I talk to my child about the importance of education.
- g. () I am involved at my child's school.
- h. () My child sees me as a role model
- i. () My child now talks about going to college
- j. () other (please describe below)

27. Has your relationship with your child changed in any way since enrolling in higher education?

- a. () yes
- b. () no (If no, skip to question 29)

28. How has your relationship changed? (select all that apply)

- a. () child more respectful
- b. () child more proud of me
- c. () have bonded more with my child
- d. () less time with my child has hurt our relationship
- e. () being under more stress has strained our relationship
- f. () other (please describe below)

29. Have you become more involved with your community since enrolling in higher education?

- a. () yes
- b. () no

30. What community activities do you engage in?
- a. do not engage in community activities
 - b. voting
 - c. community activism/organizing
 - d. volunteering with community organizations
 - e. other (please describe below)

Section III. Goals and Achievements

31. What is the highest level of education you would like to complete?
- a. Trade Certificate
 - b. Associates Degree
 - c. Bachelor's Degree
 - d. Master's Degree
 - e. Doctorate Degree (Ph.D.)
 - f. Professional Degree (e.g. MBA, J.D., M.D.)
 - g. _____ (please write in degree)
32. Have you already completed a degree beyond a high school diploma or GED?
- a. yes
 - b. no (If no, skip to question 37)
33. What is the highest level of education that you have already completed?
- a. Trade certificate
 - b. Associates Degree
 - c. Bachelor's Degree
 - d. Master's Degree
 - e. Doctorate Degree (Ph.D.)
 - f. Professional Degree (e.g. MBA, J.D.,M.D.)
 - g. _____ (please write in degree completed)
34. When did you graduate? (please write year below)
35. Have you moved to a different community since completing your degree?
- a. yes
 - b. no (if no, skip to question 37)
36. Why did you move?
- a. just wanted a change
 - b. needed a cheaper place to stay
 - c. wanted a safer neighborhood
 - d. no longer eligible for housing assistance
 - e. wanted my child to attend a better school
 - f. could afford a larger home
 - g. other (please describe below)
37. What is your employment status?
- a. employed part-time on campus
 - b. employed part-time off campus
 - c. employed full-time on campus
 - d. employed full-time off campus
 - e. currently unemployed (skip to question 43)

38. Is your current job within your area of study?
a. yes
b. no
39. Does your current job provide enough income to lift your family out of poverty?
a. yes
b. no
40. Would you have been able to acquire your current job without higher education?
a. yes
b. no
41. Is your current job your ultimate career goal?
a. yes
b. no
42. What is the hourly wage of your current job?
43. What was the hourly wage of the last job you held prior to enrolling in school?
44. What is your ultimate career goal? (please describe below)
45. What is your ultimate educational goal? (please describe below)

Section IV: The following questions ask you to provide us with some basic information about yourself. Rest assured, your confidentiality will be protected. The information collected here will be used to ensure that the opinions of a wide variety of people are included in this study.

46. When did you first enroll in higher education? (please list semester or quarter and year below)
47. What is your current academic rank?
a. community college student with less than 6 units completed
b. community college student with 6-18 units completed
c. community college student with 18-30 units completed
d. community college student with 30-60 units completed
e. community college student with more than 60 units completed
f. Freshman at four-year institution
g. Sophomore at four-year institution
h. Junior at four-year institution
i. Senior at four-year institution
j. Graduate student (please specify program) _____

- k. not currently enrolled in higher education
l. enrolled in GED program
m. enrolled in private program (please specify) _____

48. What is/was your major?

49. Have you taken out student loans to meet the costs of your education?

- a. yes
- b. no (if no, please skip to question 51)

50. What is your total student loan debt?

51. What is your gender?

- a. female
- b. male

52. What is your race/ethnicity

- a. Asian American
- b. Black/African-American
- c. Latino/Hispanic
- d. Native American
- e. White/Caucasian
- f. Other _____

53. What is your current annual income (including public assistance income)?

54. What was your annual income (including public assistance income) just before enrolling in higher education?

55. How many children do you have?

56. What are the ages of your children?

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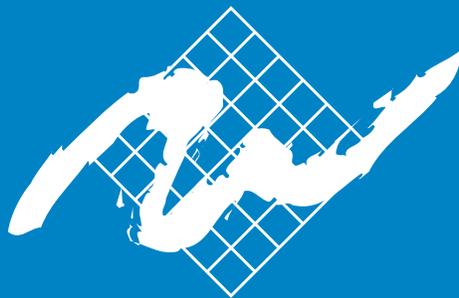
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